# **Privacy Policy**

Protecting your private information is our priority. This Statement of Privacy applies to the http://www.raymondmccarthy.com/ and Raymond G. McCarthy & Company, Inc. and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to Raymond G. McCarthy & Company, Inc. include

http://www.raymondmccarthy.com/ and Raymond McCarthy. The Raymond McCarthy website is a News and Information site. By using the Raymond McCarthy website, you consent to the data practices described in this statement.

#### **TRUSTe Privacy Program**

Raymond McCarthy is a licensee of the TRUSTe Privacy Program. TRUSTe is an independent organization whose mission is to build users' trust and confidence in the Internet by promoting the use of fair information practices. Because we want to demonstrate our commitment to your privacy, we have agreed to disclose our information practices and have our privacy practices reviewed for compliance by TRUSTe.

If you have questions or concerns regarding this policy, you should first contact us at carthyinsurance@gmail.com. If you do not receive acknowledgement of your inquiry or your inquiry has not been satisfactorily addressed, you should contact TRUSTe at http://watchdog.truste.com/pvr.php?page=complaint. TRUSTe may serve as a liaison with us to resolve your concerns.

### **Collection of your Personal Information**

Raymond McCarthy may collect personally identifiable information, such as your name. Raymond McCarthy may also collect anonymous demographic information, which is not unique to you, such as your age and gender. We may gather additional personal or non-personal information in the future.

Information about your computer hardware and software may be automatically collected by Raymond McCarthy. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Raymond McCarthy website.

Raymond McCarthy encourages you to review the privacy statements of websites you choose to link to from Raymond McCarthy so that you can understand how those websites collect, use and share your information. Raymond McCarthy is not responsible for the privacy statements or other content on websites outside of the Raymond McCarthy website.

#### **Use of your Personal Information**

Raymond McCarthy collects and uses your personal information to operate its website(s) and deliver the services you have requested.

Raymond McCarthy may also use your personally identifiable information to inform you of other products or services available from Raymond McCarthy and its affiliates. Raymond McCarthy may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Raymond McCarthy does not sell, rent or lease its customer lists to third parties.

Raymond McCarthy may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Raymond McCarthy, and they are required to maintain the confidentiality of your information.

Raymond McCarthy will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Raymond McCarthy or the site; (b) protect and defend the rights or property of Raymond McCarthy; and, (c) act under exigent circumstances to protect the personal safety of users of Raymond McCarthy, or the public.

### Security of your Personal Information

Raymond McCarthy secures your personal information from unauthorized access, use or disclosure.

### **Children Under Thirteen**

Raymond McCarthy does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

### **Opt-Out & Unsubscribe**

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from Raymond McCarthy by contacting us here:

- Web page: \_\_\_\_\_
- Email: \_\_\_\_\_
- Phone: \_\_\_\_\_

## Changes to this Statement

Raymond McCarthy will occasionally update this Statement of Privacy to reflect company and customer feedback. Raymond McCarthy encourages you to periodically review this Statement to be informed of how Raymond McCarthy is protecting your information.

## **Contact Information**

Raymond McCarthy welcomes your questions or comments regarding this Statement of Privacy. If you believe that Raymond McCarthy has not adhered to this Statement, please contact Raymond

McCarthy at:

Raymond G. McCarthy & Company, Inc. 185 Fairfield Ave. Suite 1C West Caldwell, New Jersey 07006

Email Address: carthyinsurance@gmail.com

Telephone number: 973-228-4141

Effective as of April 26, 2016