



JJ Farber Lottman Privacy Policy

Your privacy is of important to the JJ Farber Lottman company and its subsidiaries. To that end, JJ Farber Lottman maintains the following privacy policy to protect your personal information.

Use of our website

This web site is maintained by the JJ Farber Lottman web services department, which is located at 200 State RT 5 Palisades Park, NJ 07650 201-947-1600. Any comments regarding use of this site should be directed to: info@jjfl.com

This web site is directed to those individuals and entities located in the United States. It is not directed to any person or entity in any jurisdiction where, by reason of nationality, residence, citizenship or otherwise, the publication or availability of the web site and its content, including its products and services, are unavailable or otherwise contrary to local laws or regulations. If this applies to you, you are not authorized to access or use any of the information on this web site. JJ Farber Lottman makes no representation that the information, opinions, advice, or other content on the web site is appropriate, or that its products and services are available outside of the United States. Those who choose to access this Web Site from other locations do so at their own risk and are responsible for compliance with applicable local laws.

Access to, and retrieval of, non-proprietary content from this site is voluntary and unrestricted. This site is not a solicitation by JJ Farber Lottman of any individual, group, entity, or market in any particular jurisdiction. By maintaining this passive website, JJ Farber Lottman cannot be construed as doing or transacting business, or as otherwise being subject to the jurisdiction of any governmental authority, of any country, state, or locality in which the user of this or any linked site, server, vendor, or internet provider is resident, domiciled, or located.

Why We Collect And Use Information

We collect and use Information for business purposes regarding our insurance products and services and other business relations involving our customers. In particular, we gather this information to evaluate your request for insurance, to evaluate your insurance claims, to administer, maintain, or review your insurance policy, to process your insurance transactions, or to acquire information that may be required or permitted by law.

We receive most if not all of this information from your insurance broker, who may also use the information to help with your overall insurance program or to market additional products and services to you. We may also use your information to offer you other products or services that



we or our affiliates provide.

Not all of the products and services described on this web site are available in all geographic areas of the United States, or you may not be eligible for all of the insurance products and services described in this web site. JJ Farber Lottman reserves the right to determine all eligibility for such products and services in its sole discretion.

The web site may provide a general description of certain types of insurance products, coverage, and services available through JJ Farber Lottman. These descriptions are not a part of an insurance contract or policy, and do not amend, revise, or alter the terms of any policy issued by JJ Farber Lottman.

Information JJ Farber Lottman Collects

Information JJ Farber Lottman collects from web site users, including brokers, is contained within electronic emails web site users voluntarily send to us. JJ Farber Lottman also collects information from website visitors seeking an insurance quote. This voluntarily provided information includes a visitors full name, mailing address, company name, phone number, fax number and email address . This information is solely used for insurance quoteing only and is not shared, sold, rented to outside entities. We invite job seekers, members of the press, and others with general inquiries to contact JJ Farber Lottman by email with links through the website, info@jjfl.com email sent to that address is received by JJ Farber Lottman. JJ Farber Lottman does not collect any information it receives via info@jjfl.com in any database. In addition, JJ Farber Lottman does not knowingly collect any information from minors.

The content of this web site and the legal terms used in it are governed by the laws of the State of New York, without reference to its choice of law rules. If New York law conflicts with any part of this privacy statement, the terms of this web site will be deemed modified to conform to the law. The other provisions will not be affected by any such modification.

IF YOU HAVE ANY QUESTIONS REGARDING THIS POLICY, PLEASE WRITE TO:

JJ Farber Lottman
200 State RT 5 * Mailing: P.O. Box 613
Palisades Park, NJ 07650

Phone: 201-947-1600 / Fax: 201-945-5466
E-mail: info@jjfl.com