Privacy Policy

Last Updated: November 2, 2026

Harding Brooks Insurance Agency ("Harding Brooks," "we," "us," or "our") respects your privacy and is committed to protecting personal information entrusted to us. This Privacy Policy explains how we may collect, use, disclose, retain, and protect personal information when you visit our website, communicate with us, or receive or inquire about insurance, employee benefits, collegiate insurance, risk management, or related services.

Information We Collect

The information we collect depends on your relationship with Harding Brooks and the services being provided. It may include contact and identifying information; insurance, policy, eligibility, enrollment and waiver information; dependent or beneficiary information; claims information; protected health information (PHI) and other health information when necessary and permitted by law; communications and service requests; and website or device information such as IP address, browser type, and website activity.

How We Collect Information

We may collect information directly from you or your authorized representative; through our website, secure sites or portals, forms, email, telephone, text messages, meetings, or other communications; from employers, colleges, universities, benefit plan sponsors, and other clients; and from insurance carriers, benefit providers, administrators, service providers, and other parties involved in providing or administering insurance and benefit services.

How We Use Information

We may use personal information to provide, administer, and support insurance and benefit services; process or support student enrollment, eligibility, and waiver activities; obtain and evaluate coverage options; assist with claims and coverage questions; communicate with clients, insureds, students, employees, administrators, carriers, and service providers; provide requested resources and service-related communications; improve our services and technology; maintain security and business records; prevent fraud or misuse; and comply with legal, regulatory, contractual, and licensing requirements.

Protected Health Information and Sensitive Information

In connection with insurance and benefit services, Harding Brooks may receive, use, or maintain PHI and other sensitive personal information. We protect and use such

information only as appropriate for the services being provided and in accordance with applicable privacy and security requirements, including HIPAA when applicable. Additional privacy notices, agreements, or legal requirements may apply to particular information or services.

Student enrollment and waiver information provided to Harding Brooks is transmitted through a secured site or other authorized secure method. Please do not send social security, medical records, financial account information, passwords, or other highly sensitive information through a general website contact form or unsecured email unless specifically instructed to do so.

How We Share Information

We may share personal information as reasonably necessary with insurance carriers, benefit providers, employers, colleges or universities, plan sponsors, administrators, technology and service providers, professional advisors, and other parties involved in providing or administering requested services.

The sharing described in this section does not include text messaging originator opt-in data and consent, which is addressed under "Text Messages and Communications" below.

We may also disclose information when required or permitted by law, regulation, court order, or governmental request, or when necessary to protect the security, rights, or interests of Harding Brooks, our clients, or others.

We do not sell personal information for monetary compensation. Certain website analytics or advertising technologies, if used, may be treated as "sharing," "targeted advertising," or a "sale" under some state privacy laws. Where applicable, we will provide notices and choices required by law.

Text Messages and Communications

If you provide a mobile telephone number or otherwise authorize text communications, we may send service-related messages, reminders, insurance resources, or other relevant communications as permitted by law.

By providing your mobile telephone number and opting in, you agree to receive text messages from Harding Brooks. Consent to receive text messages is not a condition of purchasing any goods or services. Message frequency varies. Msg & data rates may apply. Reply STOP to cancel, HELP for help. After you reply STOP, we will send one final message confirming that you have been unsubscribed. You may also contact us at 607-729-9292 or collegiatestudentsupport@hardingbrooks.com Carriers are not liable for delayed or undelivered messages.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. Information sharing with subcontractors in support services, such as customer service and messaging platform providers, is permitted. All other categories of sharing exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Cookies and Website Technologies

Our website may use cookies, analytics, and similar technologies to operate the website, understand usage, improve functionality, measure performance, and enhance the user experience. Where required by law, we will provide appropriate notices and choices regarding these technologies.

Information Security and Retention

Harding Brooks maintains administrative, technical, and physical safeguards designed to protect personal information against unauthorized access, use, disclosure, alteration, or loss. No method of electronic transmission or storage can be guaranteed to be completely secure.

We retain personal information for as long as reasonably necessary to provide our services, maintain appropriate insurance and business records, satisfy contractual obligations, and comply with applicable legal, regulatory, and record-retention requirements. When information is no longer required, it may be securely destroyed, deleted, de-identified, or aggregated as appropriate.

Your Privacy Rights

Depending on where you reside and applicable law, you may have rights concerning your personal information, including rights to request access, correction, deletion, or a portable copy of certain information, or to opt out of certain uses or disclosures.

These rights may be subject to legal exceptions, including requirements applicable to insurance, health information, and recordkeeping. We may verify your identity before responding to a request.

Third-Party Services

Our website or communications may contain links to websites, portals, or services operated by insurance carriers, benefit providers, educational institutions, or other third parties. Harding Brooks does not control the privacy or security practices of independent third parties, and we encourage you to review their applicable privacy notices.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our services, practices, technology, or legal requirements