

Privacy Policy

Effective Date: 12/2/25

Agency Name: CHBB Insurance Brokerage

At CHBB Insurance Brokerage, we are committed to protecting your personal information. This Privacy Policy outlines how we collect, use, share, and safeguard your information as an independent insurance agency in New York.

Information We Collect

We may collect:

- **Contact information (name, address, phone number, email)**
- **Date of birth, Social Security number**
- **Driver's license, vehicle, and property details**
- **Employment/income information**
- **Claims and policy history**
- **Payment information**
- **SMS consent**
- **Information from insurance carriers, consumer reporting agencies, motor vehicle reports, or claims databases**
- **Website analytics such as IP address or device information (if applicable)**

How We Use Your Information

We use your information to:

- **Provide quotes and process applications**
- **Service and manage policies**
- **Communicate about your insurance**
- **Prevent fraud and meet legal requirements**
- **Improve customer service and operations**

How We Share Your Information

We only share information as permitted by law and only when necessary, including with:

- **Insurance carriers**
- **Service providers (e.g., inspections)**

- **Claims adjusters and investigators**
- **Government/regulatory agencies as required**

We do not sell your information.

We will never disclose any personal information such as Phone numbers and SMS consent with any third parties for marketing purposes.

How We Protect Your Information

We maintain physical, electronic, and procedural safeguards including:

- **Secure data systems and encryption where applicable**
- **Restricted access to authorized personnel**
- **Password-protected systems**
- **Compliance with New York cybersecurity regulations**

Your Rights

You may request to:

- **Access the information we have about you**
- **Correct inaccurate information**
- **Understand how your information is used**
- **Limit certain information sharing (where permitted by law)**

Contact us at craig@chbbinsurance.com or 716-243-0212.

Data Retention

We retain information only as long as necessary to provide services, support records, and comply with legal and regulatory requirements.

Policy Updates

We may update this Privacy Policy at any time. Revised versions will include a new effective date.

Contact Us

CHBB Insurance Brokerage – 7366 Erie Rd, Derby, NY 14047 – 716-243-0212