



Ridge Abstract Corp.

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Privacy Policy

Ridge Abstract Corp. (“we,” “our,” or “us”) is a New York State–licensed title insurance company. We are committed to protecting the privacy and confidentiality of personal information entrusted to us in connection with title insurance and real estate settlement services.

This Privacy Policy explains how we collect, use, disclose, and protect nonpublic personal information as required by the **Gramm-Leach-Bliley Act (GLBA)**, **New York Insurance Law**, and other applicable laws.

1. Information We Collect

In the course of providing title insurance and related services, we may collect **nonpublic personal information** about you from the following sources:

- Information you provide on applications, forms, and other documents
- Information about transactions involving you, such as closing statements, mortgage documents, and title records
- Information from public records, including deeds, mortgages, judgments, tax records, and court filings
- Information from third parties such as lenders, real estate agents, attorneys, brokers, and governmental entities

This information may include, but is not limited to:

- Name, address, email, and phone number
- Social Security number or taxpayer identification number
- Financial account information
- Loan and transaction details
- Employment and income information

2. How We Use Your Information

We use nonpublic personal information solely for purposes permitted by law, including to:

- Issue title insurance policies
- Perform title searches, examinations, and underwriting
- Facilitate real estate closings and settlement services
- Comply with legal, regulatory, and reporting requirements
- Prevent fraud, unauthorized transactions, or other liability
- Respond to court orders, subpoenas, or lawful government requests

3. Information We Disclose

We do **not** sell or rent your personal information.

We may disclose nonpublic personal information only as permitted or required by law, including to:

- Lenders, attorneys, real estate professionals, and settlement agents involved in your transaction
- Title insurers, reinsurers, and underwriting partners
- Service providers who perform services on our behalf (such as data storage, policy production, or auditing), subject to confidentiality obligations
- Governmental authorities, regulators, or courts as required by law

All disclosures are limited to what is necessary to complete the transaction or comply with legal obligations.

4. Information Security

We maintain **administrative, technical, and physical safeguards** that comply with the law designed to protect nonpublic personal information from unauthorized access, use, or disclosure.

Access to personal information is limited to authorized personnel who need the information to perform their job functions.