



Privacy Policy

WHAT DOES GRAND RIVER ABSTRACT AND TITLE CO. DO WITH YOUR PERSONAL INFORMATION?

-Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your Personal Information. Please read this notice carefully to understand how we use your Personal Information. This privacy notice is distributed on behalf of Grand River Abstract and Title Co., Pursuant to Title V of the Gramm-Leach-Bliley Act.

-The types of Personal Information we collect and share depend on the product or service that you have sought through us. This Information can include social security numbers and driver's license number.

-All financial companies need to share customer's Personal Information to run their everyday business- to process transactions and maintain customer accounts. GRA follows the privacy practices described in this Privacy Statement and, depending on business performed, may share Information as described herein.

PERSONAL INFORMATION COLLECTED

We may collect Personal Information about you from the following sources:

-Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset Information, and income Information.

-Information we receive from you through our internet website, such as your name, address, email address, internet protocol address, the website links you used to get to our website, and your activity while using or reviewing our website.

-Information about your transaction with our services performed by us, our affiliates, or others, such as Information concerning your policy, premiums, payment history, Information about your home or other real property, Information from lenders and other third parties involved in such transaction, account balances, and credit card Information.

-Information we receive from consumer or other reporting agencies and publicly recorded documents.

Disclosure of Personal Information

We may provide your Personal Information (excluding Information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

-To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction.

-To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested.

-To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation.

-To lenders, lien holders, judgement creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order, or legal process.

Disclosure to Affiliated Companies – We are permitted by law to share your name, address, and facts about your transaction with other companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose Information we collect from consumers or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable laws, unless such disclosure is otherwise permitted by law.

Disclosure to Nonaffiliated Third Parties – We don't disclose Personal Information about our consumers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

CONFIDENTIALITY AND SECURITY OF PERSONAL INFORMATION

We restrict access to Personal Information about you to those employees who need to know that Information to provide products or services to you. We maintain physical, electronic, and procedural safeguardS that comply with federal regulations to guard Personal Information.

ACCESS TO PERSONAL INFORMATION/REQUEST FOR CORRECTIONS, AMENDMENTS, OR DELETION OF PERSONAL INFORMATION

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. However, GRA's current policy is to maintain customers' Personal Information for no less than your state's required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Grand River Abstract and Title Co
P.O. Box 1110
Jay, Oklahoma 74346