



**PRIVACY STATEMENT
&
TREATMENT OF CONFIDENTIAL INFORMATION**

Your Privacy is Important to Us. When we sell or administer an insurance policy to a subscriber, we are in receipt of or obtain personal information about the individual. We consider this information strictly private and have implemented procedure to further protect its confidentiality.

This notice outlines the kind of information we receive, collect and maintain and those entities (directly related to providing, administering, and servicing your coverage) with which it is shared.

Employees of our organization know and understand that a subscriber's Confidential Information is valuable, sensitive, and protected by law and may be used only in providing, administering, and servicing your coverage. We are committed to respecting and safeguarding the privacy, integrity, and security of Confidential Information and strictly prohibit anyone from using, publishing or otherwise disclosing Confidential Information for purposes other than authorized business.

Information We Collect. We limit the collection of information we require to the minimum needed to service, administer, and legally fulfill legal or regulatory requirements. We may collect the following types of information from you:

- Name, address, telephone number and/or e-mail address;
- Names, addresses, telephone numbers and/or e-mail addresses of your spouse and dependents;
- Your social security number, age, gender, and marital status;
- Any information that we receive about you and your family from your applications or when we administer your policy, claim or account.
- Any medical information required for management of your healthcare benefits and processing of your claims.
- Employers only: Tax documentation pertaining to your business used for the sole purpose of verifying your employer group in the underwriting and annual re-qualification process for certain group insurance policies.

Who We Share this Information With. We use information about you to offer you insurance coverage(s), service your account, settle claims, and resolve coverage-related issues. We may give some information to other persons or companies that are directly involved in managing or servicing your coverage. When we do so, specific safeguards are utilized to protect the information.

We may give information about you held in our files to certain persons or organizations without your past permission and only if allowed by law such as:

- Your agent or broker
- Our affiliated insurance carriers
- Another insurer in order to prevent or prosecute fraud

Also, on rare occasions, we may be required to share this information with:

- A State Insurance Department or other governmental agency, if required by federal, state or local laws.
- If ordered by a summons, court order, search warrant, or subpoena
- To protect our own legal interests, or in case of suspected fraud or other illegal activities

We Expect Our Business Partners and Associates to Follow Our Privacy Principals in the handling of all customer information. Our business partners include agents and brokers.