

PRIVACY NOTICE

This notice requires no action on your part.

It is designed to help you understand how we protect your personal information.

Your private records and those of your covered family members are safe with us. We have a longstanding policy that maintains the confidentiality of your personal data necessary to administer insurance and to provide service.

As you know, many companies sell the names of customers to others. We do not sell or rent your name or records to any other organization or business concern.

-Confidentiality and Security

We have implemented policies and procedures to protect the confidentiality of personal information. We maintain physical, electronic, and procedural safeguards to protect personal data from unauthorized access and unanticipated threats or hazards.

-Information That May Be Collected

We receive personal information from you on insurance and life applications, claim forms, and other forms. In addition, we may receive information from transactions with us, our affiliates, and certain third parties with whom we have service or joint marketing agreements. These third parties may include our reinsurers, insurance administrators, information bureaus, and other insurers with whom we do business.

Generally, we receive personal information by telephone, in writing, or through a computer. This includes information about your policies, premiums, and claims. If we need more information from consumer reporting agencies, you must authorize it.

-Information We May Disclose

We regard all personal information as confidential. We will not disclose your personal information unless we are allowed or required by law or if you tell us we can. We only make those disclosures that are necessary to administer your insurance products, to effect transactions made in the ordinary course of our business, and to pay claims. We may provide personal information only to our affiliates, agents and certain third parties such as insurance administrators and regulatory or governmental authorities. We work with our affiliates and outside firms to help administrative and other insurance services and marketing. As permitted by law, these affiliates and firms may use certain identifying and non-medical information. Our affiliates are subject to the same policies regarding privacy of your information as we are. Our policy is to require our vendors and third party administrators to pledge to maintain the confidentiality of your personal information given to us for any purpose other than the work which they are performing or as required by law.

-Further Information

You have the right to obtain access to recorded personal information in our possession or control, to request correction if you believe the information to be inaccurate and to add a rebuttal statement to the file if there is a dispute. You have the right to know the reasons for an adverse underwriting decision. Previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless we make an independent evaluation of the underlying facts. Further, you have the right, with very narrow exceptions, not to be subjected to pretext interviews.

Even if our relationship ends, we pledge to maintain our privacy policy and practices. If you have any questions about our privacy policy, please write or call us.