
YOUR PRIVACY IS OUR CONCERN

When you apply to the Company for insurance or make a claim against a policy written by the Company, you disclose information about yourself to us. There are legal requirements governing the collection, use, and disclosure of such information. The Company maintains physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information.

We also limit employee access to personally identifiable information to those with a business reason for knowing such information. The Company instructs our employees as to the importance of the confidentiality of personal information, and takes measures to enforce employee privacy responsibilities.

WHAT KIND OF INFORMATION DO WE COLLECT ABOUT YOU AND FROM WHOM?

The Company obtains most of our information from you. The application or claim form you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes we may contact you by phone or mail to obtain additional information. We may use information about you from other transactions with our affiliates, third parties or ourselves.

Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. We may obtain the additional information we need from third parties, such as other insurance companies or agents, government agencies, medical personnel, the state motor vehicle department, information clearinghouses, credit reporting agencies, courts, or public records. A report from a consumer-reporting agency may contain information as to creditworthiness, credit standing, credit capacity, character, general reputation, hobbies, occupation, personal characteristics, or mode of living.

WHAT DO WE DO WITH INFORMATION COLLECTED ABOUT YOU?

If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtained, we will inform you, as required by state law or the federal Fair Credit Reporting Act. We will also give you the name and address of the consumer-reporting agency making the report. We may retain information about our former customers and may disclose that information to affiliates and non-affiliates only as described in this notice.

TO WHOM DO WE DISCLOSE INFORMATION ABOUT YOU?

We may disclose all the information that we collect about you, as described above to our affiliated companies, such as Insurance companies, Insurance agencies, third party administrators, Medical bill review companies, and reinsurance companies.

We may also disclose non-public personal information about you to affiliated and non-affiliated third parties as permitted by law.