

## **Privacy Statement**

This is our privacy policy which describes how we treat Information we receive ("Information") about our customers.

**Why we collect and how we use Information:** We collect and use Information for business purposes with respect to insurance products and other business relationships involving our customers. We may also use Information to offer our customers other products or services we provide.

**How we collect Information:** We get most Information directly from our customers. Customers may be an individual consumer or the organization to which an individual consumer belongs. The Information that a customer gives us when applying for insurance products or purchasing other services is generally the Information we need. If we need to verify the Information or need additional Information we may obtain Information from third parties such as adult family members, employers, or financial institutions to which a customer belongs. Information collected may relate to finances, employment, health, avocations or other personal characteristics as well as other transactions with us or with others including our affiliates.

**How we protect Information:** We treat Information in a confidential manner. Our employees are required to protect confidentiality of Information. Employees may access Information only when there is an appropriate reason to do so such as to administer products or provide services. We also maintain physical, electronic, and procedural safeguards to protect Information; these safeguards comply with all applicable laws. Employees are required to comply with these policies.

**Information disclosure:** We may disclose any Information when we believe it necessary for the conduct of our business or where disclosure is required by law. We will protect Information and comply as may be necessary with all requirements of the Graham-Leach-Bliley Act and relevant state and federal regulations pursuant thereto and all state privacy laws. In compliance with these laws, Information may be disclosed to others including independent agents and brokers to enable them to provide business services such as offering our products to our customers. Information may also be disclosed for audit or research purposes; or to law enforcement and regulatory agencies, for example, to help us to prevent fraud. We may also make other disclosures of Information as permitted by law.

**Access to and correction of Information:** Generally, upon written request, we will make available Information for review. Information collected in connection with or in anticipation of any claim or legal proceeding will not be made available. If a customer notifies us that Information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, a customer may submit a short statement of dispute which we will include in any future disclosure of Information.