We value your trust. We are committed to the responsible:

a) management;
b) use; and
c) protection;

of Personal Information.

This notice describes how we collect, disclose, and protect Personal Information.

We collect Personal Information to:

a) service your Transactions with us; and
b) support our business functions.

We may obtain Personal Information from:

a) You;
b) your Transactions with us; and
c) third parties such as a consumer-reporting agency.

Based on the type of product or service You apply for or get from us, Personal Information such as:

a) your name;
b) your address;
c) your income;
d) your payment; or
e) your credit history;
may be gathered from sources such as applications, Transactions, and consumer reports.

To serve You and service our business, we may share certain Personal Information. We will share Personal Information, only as allowed by law, with affiliates such as:

a) our insurance companies;
b) our employee agents;
c) our brokerage firms; and

d) our administrators.

As allowed by law, we may share Personal Financial Information with our affiliates to:

a) market our products; or
b) market our services;
to You without providing You with an option to prevent these disclosures.

We may also share Personal Information, only as allowed by law, with unaffiliated third parties including:

a) independent agents;
b) brokerage firms;
c) insurance companies;
d) administrators; and
e) service providers;
who help us serve You and service our business.

When allowed by law, we may share certain Personal Financial Information with other unaffiliated third parties who assist us by performing services or functions such as:

a) taking surveys;
b) marketing our products or services; or
c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We, and third parties we partner with, may track some of the pages You visit through the use of:

a) cookies;
b) pixel tagging; or
c) other technologies;
and currently do not process or comply with any web browser's "do not track" signal or other similar mechanism that indicates a request to disable online tracking of individual users who visit our websites or use our services.

We will not sell or share your Personal Financial Information with anyone for purposes unrelated to our business functions without offering You the opportunity to:

a) “opt-out;” or
b) “opt-in;”
as required by law.

We only disclose Personal Health Information with:

a) your proper written authorization; or
b) as otherwise allowed or required by law.

Our employees have access to Personal Information in the course of doing their jobs, such as:

a) underwriting policies;
b) paying claims;
c) developing new products; or
d) advising customers of our products and services.
We use manual and electronic security procedures to maintain:
a) the confidentiality; and 
b) the integrity of; 

**Personal Information** that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal Information** include:
a) secured files; 
b) user authentication; 
c) encryption; 
d) firewall technology; and 
e) the use of detection software.

We are responsible for and must: 
a) identify information to be protected; 
b) provide an adequate level of protection for that data; 
c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our Privacy Policy will be subject to discipline, which may include ending their employment with us.

At the start of our business relationship, we will give **You** a copy of our current Privacy Policy.

We will also give **You** a copy of our current Privacy Policy once a year if **You** maintain a continuing business relationship with us.

We will continue to follow our Privacy Policy regarding **Personal Information** even when a business relationship no longer exists between us.

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**As used in this Privacy Notice:**

**Application** means your request for our product or service.

**Personal Financial Information** means financial information such as:
a) credit history; 
b) income; 
c) financial benefits; or 
d) policy or claim information.

**Personal Health Information** means health information such as:
a) your medical records; or 
b) information about your illness, disability or injury.

**Personal Information** means information that identifies **You** personally and is not otherwise available to the public. It includes:
a) **Personal Financial Information**; and 
b) **Personal Health Information**.

**Transaction** means your business dealings with us, such as:
a) your **Application**; 
b) your request for us to pay a claim; and 
c) your request for us to take an action on your account.

**You** means an individual who has given us **Personal Information** in conjunction with:
a) asking about; 
b) applying for; or 
c) obtaining; 
a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.