

## The HealthLife Group Insurance Agency Privacy Policy

**The HealthLife Group Insurance Agency** is committed to protecting your privacy. This policy discloses our information use policies and practices in detail. Please read it to learn more about the ways we protect the information we collect, and to find out how you can limit the information about you that we share within the **The HealthLife Group Insurance Agency** and with unaffiliated third parties external to **The HealthLife Group Insurance Agency**. Be aware that limiting information sharing may result in you not learning about all the opportunities that may be important to you.

If you are comfortable with **The HealthLife Group Insurance Agency** handling of information we collect, you do not need to take any action at this time. Please read this policy and keep it for your records. If **The HealthLife Group Insurance Agency** changes its information practices, we will provide you notice of any material changes. This Privacy Policy supersedes all previous notices or statements with respect to subject matters described in this policy.

When requesting a quote, **The HealthLife Group Insurance Agency** may ask for basic information about you (e.g. date of birth, citizenship, home country). Only after you have decided to complete an Application for Insurance we may ask for more detailed personal information (e.g. name, social security number, address).

### The policy applies to you

The descriptions in this Policy apply to our relationships with individual consumers who inquire about and/or obtain products or services from **The HealthLife Group Insurance Agency** for personal, family and household purposes.

### Strict security measures

**The HealthLife Group Insurance Agency** takes the security of information very seriously and has established security standards and procedures to prevent unauthorized access to customer information. These standards exist for both our physical facilities and our online services. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard consumer information. **Limited employee access** to protect you, **The HealthLife Group Insurance Agency** has policies and procedures to limit employee access to information to only those employees with a business reason for accessing such information. **The HealthLife Group Insurance Agency** educates its employees about the importance of confidentiality and customer privacy

Why **The HealthLife Group Insurance Agency** collects information about you to:

- Accurately identify you;
- Protect and administer your records, policies, and funds;
- Help us design or improve our products and services;
- Save you time when you apply for new products and services;
- Offer you quality products and services; and
- Comply with certain laws and regulations.

We collect information from:

- You (from applications and other forms and information that you provide to us), such as your name, address, social security number, and income;
- You to protect and administer your records, policies, and funds;
- Your transactions with **The HealthLife Group Insurance Agency**, such as your account balance, payment history and claims history; and
- **The HealthLife Group Insurance Agency** has established procedures so that the financial information we collect is accurate, current and complete. **The HealthLife Group Insurance Agency** is committed to working with you to promptly correct any inaccurate information.

We also disclose information to complete transactions initiated by you when you request or authorize the disclosure, or if the disclosure is required by law. At times it is necessary to disclose information to enforce or apply the terms and conditions of any agreement we have with you and to protect the rights, property, or safety of **The HealthLife Group Insurance Agency**, our customers, or others.

### **Sharing within the The HealthLife Group Insurance Agency**

We share information about you within the **The HealthLife Group Insurance Agency** in order to service you and your policy as completely as possible. **The HealthLife Group Insurance Agency** affiliates offer many services to its policyholders including claims management and adjustment. Under the law, **The HealthLife Group Insurance Agency** is permitted to share identification information within the **The HealthLife Group Insurance Agency** family companies, as well as information related to the transactions and experiences we have with our customers. By sharing this information, **The HealthLife Group Insurance Agency** is able to streamline claims processes to ensure you receive the service you need should a loss occur.

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We also disclose information to nonaffiliated third parties as permitted by law. For example, we provide information to outside companies to perform services on our behalf, such as data analyses, bill payment, mail house services, printing and account statements, collection services and to government entities to respond to subpoenas and audits, to credit reporting agencies, and to reinsurers and financial auditors. Whatever the reason for sharing information, we require strict confidentiality by the receiving parties and limit the use of the information to the purpose for which it was disclosed.

Former customers: if you end your relationship with **The HealthLife Group Insurance Agency**, we will adhere to the information policies and practices described in this policy.

### **For more information, or to opt out**

Your relationship with **The HealthLife Group Insurance Agency** is a way for you to receive necessary insurance at a reasonable cost. We offer innovative products and personal attention. At the same time, we work hard to protect the confidentiality and security of information. Thank you for allowing us to provide you with the policies and services you need.