

Central States Health & Life Co. of Omaha

PRIVACY PRINCIPLES & NOTIFICATION OF INFORMATION PRACTICES

At Central States Health & Life Co. of Omaha, we value the trust you have placed in us and maintaining this trust is a high priority for us. We pride ourselves on offering you quality insurance products and providing excellent service. We do this while respecting your right to privacy and using your information only as we agreed.

To do business, we must gather information about you. This information may be non-public personal information (information). Some examples are:

- **Application Information.** This is the information you provide on the application.
- **Information about your business with us.** This may pertain to premium payment and claims history.
- **Information received from others.** Depending on your policy, we may collect personal information from other persons or entities. This may include reports pertaining to motor vehicles, claims, credit, and medical treatment. We may share information with other consumer reporting agencies when you apply for or renew insurance coverage with us.

We limit the collection, use and access of this information to the minimum necessary to provide you service. We offer you this pledge:

- We do not disclose your information without your permission, except as permitted or required by law. We may tell you about other products and services.
- We have taken what we believe to be reasonable steps to protect the privacy of your information.
- We have what we believe to be reasonable physical, electronic and procedural safeguards in place.
- We only use your information to provide agreed upon services. When a business associate provides those services, we do not allow them to disclose your information. In addition, they must use measures to protect your information.
- We take appropriate disciplinary measures to enforce employee privacy responsibilities.
- We do not share information subject to the Fair Credit Reporting Act. In the future, if we do share, we will follow the necessary legal requirements. We will also provide you the chance to tell us you do not want the information shared.
- We strive to keep our records accurate. You have a right to obtain a copy of all personal information that we collect and to correct any errors that exist in the information. If you contact us, we will tell you how to access your account information, how it was used, and how to notify us about errors. We will promptly correct any inaccurate information.
- We may amend our policy from time to time. As required by law, we will send our current customers the most recent privacy notice at least annually.

A complete copy of our Information Practices Required by State Law is available to you free of charge. If you would like a copy or should have any questions, please feel free to contact us. For a more rapid response, please include your policy or certificate number.

Central States Health & Life Co. of Omaha
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