

Central States Health & Life Co. of Omaha

A MUTUAL LEGAL RESERVE COMPANY

Central States Health & Life Co. of Omaha PRIVACY PRINCIPLES & NOTIFICATION OF INFORMATION PRACTICES

At Central States Health & Life Co. of Omaha (CSO), 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 top quality insurance products and providing you with excellent service. We do this while respecting your right to privacy and using your information only as we agreed.

In order for us to offer our products and services, it is necessary for us to collect a certain amount of information about you. Some of that information might be considered nonpublic personal information. Some examples of this type of information would be:

- ◆ **Information on our applications.** This is the information you provided as part of the application process.
- ◆ **Information about your transactions with us.** Your file may contain information such as premium payment and claims history that we've developed based upon our transactions and experiences with you.
- ◆ **Information we obtain from third parties.** The type of information we gather depends on the type of policy or coverage. This may include motor vehicle reports, claim reports, credit reports and medical reports. We may exchange information with consumer reporting agencies in connection with your application or renewal of insurance coverage with us.

CSO limits the collection, use and access of this information to the minimum required in order to deliver our products and services to you. This may include advising you about other opportunities available through us. Some insurance companies may share information about their customers with nonaffiliated third parties to offer new products or services. The law requires these companies provide you with an opportunity to opt-out or restrict that company from sharing your information. Because CSO does not disclose your nonpublic personal information except where permitted by law, it is not necessary for us to provide you with an opt-out option. Instead, we offer you this pledge:

- We do not disclose any nonpublic personal information about our customers or former customers without their permission to anyone, except as permitted or required by law.
- We have taken what we believe to be reasonable steps to protect the security and privacy of your nonpublic personal information by maintaining physical, electronic and procedural safeguards to protect your nonpublic personal information. We take appropriate disciplinary measures to enforce employee privacy responsibilities.
- Whenever other companies or individuals assist us in providing our products and services that you have requested, we will prohibit them from using or disclosing your information for any purpose other than providing agreed upon services for us. Additionally, we will require them to use appropriate safeguards to protect the information.
- We do not presently share information subject to the Fair Credit Reporting Act among any affiliates. To the extent we make any disclosures in the future of your information which are subject to that Act, we will follow the necessary requirements of the Act including providing you the opportunity to advise us you do not want the information disclosed.
- We strive to keep our records of your information accurate. If you contact us, we will tell you how to access your account information, how we have used the information, and how to notify us about errors. We will promptly correct any inaccurate information.
- We may amend our privacy policy from time to time. As required by law, we will send our current customers our most recent privacy notice at least annually.

At Central States Health & Life Co. of Omaha, we value our relationship with you and appreciate the opportunity to provide you with valuable insurance products. If you should have any questions, please feel free to contact us at:

Central States Health & Life Co. of Omaha
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