



Privacy Notice

Overview

Bankers Insurance, L.L.C. places the highest value on the information you share with us, and we are committed to protecting your privacy. This commitment forms the cornerstone of trust and confidence on which we hope to build long-lasting relationships with the clients we serve. Our Privacy Notice (Notice) reaffirms our commitment to safeguarding your information.

Privacy Notice

Our Notice tells you the kind of information we collect about you, with whom we share it and how we protect it responsibly. Our Notice applies to individuals and companies who obtain insurance products or services through our agents for personal, family or household purposes as well as for commercial purposes. The examples that you will find throughout this Notice are for purposes of illustration only and should not be considered a complete description of our information practices. For example, we may not collect or disclose all of the categories of information described in this Notice in every transaction. If you terminate your relationship with us or your policy lapses or becomes inactive, we will continue to treat the information we have collected about you in accordance with our privacy policy.

Categories of Information We May Collect

We may collect information directly from you and from other sources to provide the products and services you have requested, to service your policy and to determine your eligibility for other products and services. We may collect the following categories of information about you from the following sources:

- Information we receive from you on applications, or other forms and other oral, written or electronic communications, such as your name, address, Social Security number, employer identification number, assets, income and medical information;
- Information about your transactions with us or others, such as transaction history, policy coverage, premiums, payment history and claims history;
- Information we receive from third parties, including consumer and credit reporting agencies and persons providing services in connection with your transactions, such as credit reports, driving records and medical claims;
- Information collected from our Internet websites, such as information you provide to us and information necessary to manage your online session with us; and
- Information we obtain from health care providers about your or your employees past and current health condition.

Disclosure of Information to Third Parties

We do not disclose information about you to third parties, except as required or permitted by law. For example, in the course of our general business practices, we may disclose information contained in applications and other forms that we collect, as previously described, to the following types of third parties for the reasons described:



- To a third party to perform a business, professional or insurance function for us;
- To an insurance company, agent, insurance support organization, or self-insurer to detect or prevent fraud, criminal activity or misrepresentation in connection with an insurance transaction;
- To an insurance company, agent or insurance support organization to perform a function in connection with an insurance transaction involving you;
- To a medical care provider to verify coverage or benefits;
- To an insurance regulatory authority, law enforcement or other governmental authority to prevent or prosecute fraud, or if we believe that you have conducted illegal activities; and
- To a group policyholder for the purpose of reporting claims experience.

In addition, where permitted by law, we may disclose the information we collect about you, as previously described, to other companies that perform marketing services on our behalf and to other financial services companies with whom we have joint marketing agreements.

Unless you tell us not to, we may share information about you with insurance companies and other third parties described above to give you appropriate insurance coverage upon expiration of your policy. You may direct us not to share this information by calling your local Bankers Insurance agent or account manager at **(800) 541-1419**.

Disclosure of Information to Our Affiliates

We will not share information about you with our affiliates, except as required or permitted by law. For example, we may share information to enable an affiliate to perform a business function for us.

Disclosure of Medical Information

We will not use or share personally identifiable medical information with our affiliates or with third parties except for the purpose of underwriting or administering your insurance account, policy or claim and as otherwise required or permitted by law, such as disclosures to insurance regulatory authorities or in response to a subpoena. We do not use or share personally identifiable medical information for marketing purposes.

How to Review and Correct Your Personal Information

Under applicable law, you may request to see the personal information about you in our records except for certain documents related to claims and lawsuits. If you request medical records, we may elect to supply that information to you through a medical professional designated by you. We may direct you to a consumer reporting agency to obtain certain consumer report information.

If you believe that the personal information we have about you in our records is incomplete or inaccurate, please let us know at once, and we will investigate and correct any errors that we find. Your request should be directed to your local Bankers Insurance agent.



Our Security Procedures

We maintain physical, electronic and procedural safeguards that comply with federal guidelines to safeguard customer information. Our employees are bound by our code of ethics and policies to access customer information only for legitimate business purposes and to keep information about you confidential.

Other Privacy Protections

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you. For example, certain state laws may require us to provide you with an additional notice.

Insurance Providers

Please note that the insurance companies that issue your policies may have personal information about you. Our Notice does not govern their use of information about you. You should review the privacy notices of your insurance providers to understand how they collect, use and disclose information.

Questions

We will continue to maintain our dedication to protecting your privacy. If you have questions concerning our Notice, please call your local Bankers Insurance agent. Our Notice may also be found on our website at bankersinsurance.net.

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