



2801 Devine Street, Columbia, South Carolina 29205

CONTINENTAL AMERICAN INSURANCE COMPANY PRIVACY PRACTICES

This notice describes how we safeguard medical information about you and how it may be used and disclosed. **You do not need to do anything in response to this notice. This notice is merely to inform you about how we safeguard your information.**

This Notice describes your rights concerning "protected health information" (PHI). PHI is information that may identify you and that relates to either your past, present, or future physical or mental health or to past, present, or future payment for your health care.

Collection of Information

As part of our normal underwriting and operating procedures, Continental American (and agents acting on our behalf) needs to obtain information to determine an individual's eligibility for our products, and to perform our insurance functions. Continental American and our agents may collect PHI and nonpublic personal financial information about you, including:

- Name of all persons to be insured, addresses, financial and health information.
- Information about your transactions with Continental American or our agents (including claims and payment information).
- Information from consumer reporting agencies, motor vehicle record agencies (including accident reports and violations); investigators (including information regarding general character and participation in hazardous activities); insurance support organizations such as the Medical Information Bureau, Inc. (including claims, health and insurance application histories); and your health care providers (including health history), employers (including salary and benefits information), and family members.

Confidentiality and Security

Continental American and our agents will safeguard, according to strict standards of security and confidentiality, any information we collect, receive or maintain about our customers. We maintain administrative, technical, and physical safeguards to ensure the security and confidentiality of our customer information and records, to protect against anticipated threats or hazards to such records, and to protect against unauthorized access to or use of such information or records.

Internally, we limit access to our customers' information to only those employees who need access to the information to perform their job functions. Employees who misuse information are subject to disciplinary actions. Externally, we do not disclose customer information to any third parties unless we have previously informed the customer of the disclosure, have been authorized to do so by the customer, or are required or permitted to make the disclosure by law or our regulators.

Uses and Disclosure of Information

We may disclose the nonpublic personal financial information we collect, as described above, as well as information about your transactions with us (such as your policy coverage, premiums, and payment history) to our agents or other third parties who perform services or functions on our behalf, including in some circumstances the marketing of our products. We may also disclose the nonpublic personal financial information we collect to other third parties as authorized by you, or as required or permitted by law.

Our agents will make disclosures of our customers' nonpublic personal financial information only while acting on our behalf and, furthermore, will make such disclosures only as we are permitted to make.

Neither Continental American nor our agents will use or share with other parties any PHI about our customers for any purpose other than disclosures for the performance of insurance functions by us or on our behalf, disclosures that are permitted or required by law, or disclosures that the customer has authorized.

Neither Continental American nor our agents will further disclose any PHI about a former Continental American customer other than as may be required or permitted by law.

Your Rights

You have the right to access your information. Certain requests for access to your PHI must be in writing, must state that you want access to your PHI, and must be signed by you or your representative (such as requests for medical records provided to us directly from your health care provider).

You have the right, upon written notice, to inspect and copy certain PHI that may be used to make decisions about your insurance coverage, including medical records and billing records, but not including psychotherapy notes. We may deny your request to inspect and/or copy in certain limited circumstances, however, you may request a review of our denial.

You may ask us to amend your PHI (as long as the information is kept by or for us). Your request must include the reason for the request. If your request and the reason supporting are not submitted in writing, we may deny the request.

You have the right to request restrictions on our use of disclosure of your PHI. We are not required to agree to your request. If we do agree, we are bound by our agreement except when otherwise required by law, in emergencies, or when the information is necessary for your treatment. Your request must clearly describe the information to be restricted; whether you are requesting to limit our use, disclosure, or both; and to whom you want the limits to apply.

You have the right to request an "accounting of disclosures." This is a list of certain disclosures we have made of your PHI other than any disclosures you have authorized and other than disclosures made for payment or company operations. The request must be in writing. The first request you make within a 12-month period is free. However, we may charge you for additional requests within that same 12-month period. We will notify you of the cost of the additional requests and you may withdraw your request before you incur any costs.

California, New Mexico and Vermont Residents Only:

Following the law of your state, we will not disclose nonpublic personal financial information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may write to us at: Continental American Insurance Company, P.O. Box 427, Columbia, South Carolina 29202.

Complaints

If you believe your privacy rights have been violated, you may file a written complaint with us or with the Secretary of Health and Human Services. We will not penalize you for filing such a complaint.

To exercise any of your rights under this Notice, write to:

Privacy Officer
Continental American Insurance Company
2801 Devine Street
Columbia, SC 29205

PRIVACY NOTICE

The Importance of Privacy

As a valued policyholder the trust that is maintained between Continental American and you is important to us. Continental American strives to maintain this trust and to safeguard your nonpublic personal information from public access. Nonpublic personal information is information about you that is not publicly available. The information that we gather and collect will be kept in a secure environment and will only be used in accordance with this privacy notice.

Please note that the following information provided is used as an example to help you better understand what the privacy notice encompasses. This is not meant to be a complete listing of our information collection, use and sharing practices. There may also be additional privacy protection in accordance with the laws of certain states, to which we will also comply. An example of this would be restriction of the type of information that a certain state will allow us to disclose, or a state may require us to provide you with additional notices.

The intent of this notice is to help you understand what type of nonpublic personal information we may collect, how we use it and how we protect your privacy. This notice is being sent to you in accordance with applicable federal and state laws.

The protection of nonpublic personal information

- Access to all nonpublic personal information is restricted only to employees, agents, representatives or third parties who need to know the information to provide products and services to our customers.
- We provide training and communications programs designed to educate employees, agents and representatives acting on our behalf, regarding how to protect and use nonpublic personal information.
- We maintain physical, electronic and procedural safeguards to protect nonpublic personal information.

The type of nonpublic personal information that Continental American collects

Continental American's employees, representatives, agents and selected third parties may collect nonpublic personal information about our customers. This information can be collected from:

- Information provided to us through the use of applications and other forms.
- Information through transactions with our company, joint ventures or third parties.
- Information from consumer reporting agencies, public record and data collection agencies.
- Information on personal health from medical reports and health care agencies. This information will be used as is appropriate in determining such issues as eligibility for coverage, processing of claims and fraud prevention. The information will be used as permitted by law and as authorized by you.

The appropriate disclosure of information to others.

Continental American can only disclose nonpublic personal information collected as is deemed appropriate by law. Personally identifiable health information will not be shared unless the customer or applicable law authorizes further sharing. By law, we are allowed to disclose this information to:

- Affiliated agents, employees, representatives and third parties that market our services and products and administer service customer accounts on our behalf; and
- Other financial institutions with which we have joint marketing agreements.
- Information can also be disclosed in response to requests from law enforcement agencies or State insurance authorities.

The Privacy Notice and its restrictions on agents and representatives

- Continental American's Privacy Notice applies, to the extent required by law, to its agents and representatives when they are acting on behalf of Continental American.
- Please note: There may be instances when these same agents and representatives may not be acting on behalf of Continental American, in which case they may collect nonpublic personal information on their own behalf or on behalf of another. In these instances, Continental American's Privacy Notice would not apply.

The right to Privacy Notice provisions

Continental American reserves the right to modify or supplement this Privacy Notice at any time, in accordance with applicable federal and state laws. You will receive appropriate notification if our Privacy Notice changes.

THIS PRIVACY NOTICE IS PROVIDED TO YOU FOR INFORMATIONAL PURPOSES ONLY. YOU DO NOT NEED TO CALL OR TAKE ANY ACTION IN RESPONSE TO THIS NOTICE. WE RECOMMEND THAT YOU READ AND RETAIN THIS NOTICE FOR YOUR PERSONAL FILES.

New Mexico and Vermont Residents Only:

Following the law of your state, we will not disclose nonpublic personal financial information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may write to us at: Continental American Insurance Company, P.O. Box 427, Columbia, South Carolina 29202.

Columbia, SC 29202-0427
Post Office Box 427

INSURANCE COMPANY

Continental American

