

CAIC CUSTOMER PRIVACY POLICY

Protecting your privacy is very important to CAIC. We try to follow each of these practices in everything we do.

- * **We do not use or give out your nonpublic personal information (NPI) for reasons not related to our products and services.** Your NPI is very important to us. We provide your NPI only to our employees, agents, and certain third parties. This helps us develop and provide our products and services.
- * **We work to keep your information correct and safe.** We design our business systems to properly gather, store, and process your NPI. We also work to make your NPI safe through the use of technology and business practices.
- * **We expect our agents and employees to respect your NPI.** CAIC policies help make sure that our employees and agents protect your NPI. Our employees and agents who break these policies and practices are dealt with appropriately.

PRIVACY NOTICE

CAIC provides this notice to tell you about the current privacy practices of CAIC with respect to your NPI. **You do not need to respond to this notice, unless you do not want your NPI to be used by our affiliates¹ to market products and services to you. See below for more information.**

Collecting Information

CAIC needs to collect NPI about you for its everyday business procedures. We use your NPI to determine if you are eligible for our products and services, and to perform our insurance functions. We may collect NPI about you that includes:

- * Information provided by you (including names, addresses, and financial information)
- * Information about your business with CAIC or our agents (including claims and payment information)
- * Information from or about your transactions with third parties (including accident reports, claims, health and insurance application histories, health history and salary information).

You have the right to access and correct the NPI we have about you. An exception is NPI related to a claim or legal case.

Sharing Information

CAIC may share the NPI we collect among CAIC and its affiliates for everyday business services or functions. We may also share NPI about your dealings with us (such as your coverage, premiums, and payment history) with our agents. CAIC may share your NPI with its affiliates so they can market their products and services to you. You can stop the use of your NPI for this purpose by following the instructions in "*Opting Out of Information Sharing.*"

CAIC does not share NPI with nonaffiliated third parties except as permitted or required by applicable law.

CAIC agents will share your NPI only while acting on CAIC's behalf and, also, will share your NPI only to the extent CAIC itself is permitted to do so.

Neither CAIC nor its agents will give the out NPI of previous customers unless the disclosure is authorized by or at the request of the previous customer, or is otherwise permitted or required by law.

Opting Out of Information Sharing

As described above, CAIC shares your NPI when allowed by law. You cannot limit CAIC's ability to share your NPI for these purposes.

¹ CAIC's affiliates are American Family Life Assurance Company of Columbus and American Family Life Assurance Company of New York.

Affiliate Marketing Opt Out

If you do not want to receive marketing materials from CAIC's affiliates about their products or services, you can opt out of affiliate marketing. To opt out either (1) call 1.866.849.0011; or (2) visit www.caicworksite.com and download, complete and mail the Affiliate Marketing Opt-out Form to the address listed on the form.

If you opt out but change your mind later, let us know and we will change your choice. Your opt-out does not prevent CAIC from sending you information about products or services offered by CAIC or its affiliates. An CAIC affiliate may also use NPI received from CAIC to market affiliate products and services to you if (a) you already have a relationship with the affiliate, or (b) you contact the affiliate and request information about the affiliate's products or services.

Confidentiality and Security

CAIC works to ensure the security and confidentiality of NPI. This includes having security practices in place to protect against anticipated threats, and unauthorized access to or use of NPI.

CAIC limits access to NPI to only those employees who need it to do their jobs. Our employees who misuse NPI are dealt with appropriately.

NOTICE OF PRIVACY PRACTICES – PROTECTED HEALTH INFORMATION

As a result of the Health Insurance Portability and Accountability Act of 1996, CAIC also issues a Notice of Privacy Practices – Protected Health Information. If you would like a copy, you may obtain one from our website, www.caicworksite.com or by sending a written request to: CAIC, ATTN: Privacy Office, Post Office Box 427, Columbia, SC 29202.