



# FACTS

## WHAT DOES CAIC DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your nonpublic personal information (NPI). Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your NPI. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of NPI we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and salary data</li> <li>▪ financial and health information</li> <li>▪ claims and payment information</li> </ul>
<b>How?</b>	All financial companies need to share customers' NPI to run their everyday business. This may include sharing with our agents/brokers. If you are part of a group policy, then we may share non-health information with your employer/group for the purpose of administering an employee benefits plan. In the section below, we list the reasons financial companies can share their customers' NPI; the reasons CAIC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CAIC share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes, see "To limit our sharing" below
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>To advise us of your affiliate marketing preference you can:</p> <ul style="list-style-type: none"> <li>• Call <b>1-866-849-0011</b> — our representatives will assist you with your choice. Please have your certificate number available when you call.</li> <li>• Visit us online at <a href="http://caicworksite.com/Affiliate-Marketing-Opt-Out-Form.pdf">caicworksite.com/Affiliate-Marketing-Opt-Out-Form.pdf</a></li> </ul> <p><b>If you have previously opted out, your preference is already on file; you do not need to opt out again.</b></p> <p><b>Please note:</b> If you are a new customer, we can begin sharing your NPI 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your NPI as described in this notice.</p> <p>However, you can contact us at any time to advise us of your preference.</p>
<b>Questions?</b>	Call 1-866-849-0011 or go to <a href="http://caicworksite.com">caicworksite.com</a>

**Who we are**

Who is providing this notice?	Continental American Insurance Company (CAIC)
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**What we do**

How does CAIC protect my personal information?	CAIC and its agents safeguard customer (and former customer) NPI by: <ul style="list-style-type: none"> <li>▪ maintaining administrative, technical, and physical safeguards that comply with Federal and State laws. These measures include computer safeguards and secured files and buildings.</li> <li>▪ limiting access to NPI to only those employees who need access to perform their job functions</li> <li>▪ providing privacy training and awareness to all employees</li> </ul>
How does CAIC collect my personal information?	We collect your NPI in the following ways (including, but not limited to): <ul style="list-style-type: none"> <li>▪ directly from you when applying for coverage (e.g., name, address, financial and health information)</li> <li>▪ through your transactions with CAIC or our agents (e.g., claims and payment information)</li> <li>▪ through your transactions with nonaffiliated third parties (e.g., accident reports, health and insurance application histories, health history)</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your NPI to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See <i>Other Important Information</i> below.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

**Definitions**

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, and Tier One Insurance Company.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>CAIC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>CAIC does not have any joint marketing partners.</i>

**Other important information****NOTICE OF INFORMATION PRACTICES**

Arizona, Connecticut, Georgia, Illinois, Kansas, Maine, Massachusetts, Minnesota, Nevada, New Jersey, North Carolina, Ohio, Oregon, and Virginia require insurers to provide a Notice of Information Practices in addition to providing this privacy notice. There is significant overlap between the two notices, but in general, our information practices include the following: CAIC may obtain information about you and any other persons proposed for insurance. Some of this information will come from you and some may come from other sources. That information and any other subsequent information collected by CAIC may, in some circumstances, be disclosed to third parties without your specific consent. Residents of these states have the right to access, correct, amend, or delete the information collected about them except information that relates to a claim or to a civil or criminal proceeding. They also have the right to receive the specific reason for an adverse underwriting decision in writing. If you wish to have a more detailed explanation of our information practices required by your state, please submit a written request to CAIC, Attn: Privacy Office, PO Box 427, Columbia, SC 29202.

**STATE-SPECIFIC DISCLOSURES**

Customer NPI shall be collected, used, and stored in accordance with applicable federal privacy laws. To the extent that the privacy laws of a Customer's state of residence are more protective of the Customer's NPI than federal privacy laws, CAIC will protect the Customer's NPI in accordance with such state law.

**Attention Washington Residents:** You have the right to limit disclosures of your nonpublic personal information under the circumstances described in WAC 284-04-510. For instance, you may request in writing that CAIC limit the disclosure of nonpublic personal information to specified individuals if the disclosure of the information to those individuals could jeopardize your safety. In addition, you may also request, in writing, that CAIC limit certain disclosures of information regarding reproductive health, sexually transmitted diseases, chemical dependency, and mental health. For more information or if you wish to submit a request, please write to CAIC, Attn: Privacy Office, PO Box 427, Columbia, SC 29202.

**ARTIFICIAL INTELLIGENCE**

We may use artificial intelligence (“AI”) and automated processes in our business operations, such as claims analysis and enrollment. This may involve the use of your personal information. AI-driven processes are subject to our AI governance program, which includes human oversight and promotes fairness, transparency, and accountability.

**NOTICE OF PRIVACY PRACTICES - PROTECTED HEALTH INFORMATION**

If you would like a copy of CAIC's *Notice of Privacy Practices - Protected Health Information*, issued pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), copies are available by visiting CAIC's website, [caicworksites.com](http://caicworksites.com), or sending a written request to: CAIC, Attn: Privacy Office, PO Box 427, Columbia, SC 29202.