



Notice of Privacy and Insurance Information Practices Revised: May 2017

We appreciate you as a valued customer. We also have a high regard with respect to your right to privacy. We realize that you purchase our products because of your confidence in us. Please know we are committed to treating your information in a responsible manner. This Notice explains what types of information we collect and with whom we share it. This Notice also explains how we protect your information. We may amend this Privacy Notice from time to time consistent with applicable privacy laws.

This Notice applies to consumers who inquire about and/or obtain products or services from us (as well as our affiliates listed below) for personal, family or household purposes. This Notice also applies to our former customers.

Safeguarding Your Personal Information

We strive to protect your personal information. We train our associates about the terms of this Notice and the value of your privacy. We only allow our associates access to your personal information in order to provide services to you and to maintain our products, or as allowed by law. We maintain physical, electronic and procedural safeguards designed to protect your Personal Information from unauthorized access, disclosure or intrusion.

Personal Information We Collect About You

Information that we collect about you depends on the type of product you purchased or the type of service being provided to you. The types of information that we may collect include:

- Information we receive from you on applications, other forms or by phone (such as your name, gender, address, social security number, assets, income and beneficiaries);
- Information about your transactions with us, our affiliates or others (such as policy coverage, premiums, account balances, payment history and claims history);
- Information we receive from your employer, benefit plan sponsor or association resulting from any group product you may have;
- Information we receive and retain from the Medical Information Bureau, other insurance support organizations or consumer reporting agencies (such as your credit worthiness and history, medical information and employment information); and
- Information you may provide us by visiting our websites or emails from you, such as your name, address, and email address; web pages you have viewed while visiting our website; your operating system, browser or computer; which websites are referring traffic, or linking, to our website; and your Internet Protocol address.

Information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.

Personal Information We Disclose and to Whom

We do not sell your information to anyone. To better serve you, we may disclose your information in order to conduct our business, and as otherwise allowed by law. Consistent with applicable law, we may disclose your information, as described above, to:

- Our affiliates, listed below, to allow them to provide customer service, internal audits, account maintenance, claims processing or other services;
- Our affiliates, listed below, so they may tell you about other products and services that might be useful to you;
- Non-affiliated third parties, as allowed by law, who are assisting us by performing services or functions on our behalf, such as agents, brokers, brokerage firms, administrators, auditors, insurance companies and service providers;
- Non-affiliated third parties, as allowed by law, such as compliance with a subpoena, fraud, money laundering and terrorism prevention, or an inquiry from a government agency or regulator;
- Medical providers for insurance verification or treatment purposes; and

- An entity for which you have presented us with a valid authorization form permitting us to disclose information to such entity.

Your Medical Information

We do not share your nonpublic health information with any third parties unless authorized by you to do so or as allowed by law. We may share such information, to the extent allowed by law, with third parties or affiliates, such as those who assist us in underwriting insurance or investigating a claim for benefits.

Fair Credit Reporting Act

We do not share information subject to the Fair Credit Reporting Act with our affiliates except as allowed by law.

Right to access your Personal Information and to correct errors or request changes or deletion

We strive to maintain the accuracy of your information. To help us ensure accuracy, you may request access to your information by contacting our Privacy Officer at the address below. We may charge a fee for copies of records you request. If you notify us that any information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit in writing a short statement of the dispute to our Privacy Officer.

You may, by written request, receive copies of records associated with the disclosure of your medical information. In addition, you may, by written request, receive copies of records associated with any subsequent disclosure of your medical information. Again, we may charge a fee for copies of records you request.

List of Affiliated Companies:***Insurance Companies:***

Continental General Insurance Company

Questions relating to this Notice should be directed to:

Continental LTC, Inc.
Attention: Privacy Officer
P.O. Box 203098
Austin, TX 78720-3098