

# COPIC<sup>®</sup>

## PRIVACY NOTICE

We value you as a customer and share your concerns about privacy. Financial and insurance companies, such as COPIC, use your personal information to conduct its business.

Federal law gives you the right to limit some, but not all sharing of nonpublic personal information. Federal law also requires us to tell you how we obtain, handle, and protect your nonpublic personal information. Please read this notice carefully to understand what we do.

### DEFINITIONS

**Affiliates**—Companies related by common ownership or control. COPIC affiliates include:

- The COPIC Trust
- COPIC Insurance Company
- COPIC Financial Service Group, Ltd.
- COPIC Risk Retention Group
- Alestri Insurance Company

**Nonaffiliates**—Companies, organizations or persons not related by common ownership or control.

**Joint marketing**—A formal agreement between nonaffiliated companies that together market products and services to you.

### MORE INFORMATION

This document is provided to you as required by law. This Privacy Notice supersedes all prior versions and related forms.

We strive for accurate records. Please tell us if you receive any incorrect materials from us. We will make the appropriate changes.

If we change our privacy practices, you can obtain a copy of our current Privacy Notice through our website at [www.callcopic.com](http://www.callcopic.com). Our privacy practices comply with all applicable laws.

### Contact Information:

Privacy Officer / Legal Dept.  
COPIC  
P.O. Box 17540  
Denver, Colorado 80217-0540  
or at (800) 421-1834.

## FACTS:

### What does COPIC do with your personal information?

#### WHAT?

The types of nonpublic personal information we collect can include:

- Medical History
- Insurance Claim History
- Employment Information
- Account and Payment History

#### WHY?

All companies like COPIC need to share customers' personal information to transact everyday business. During day-to-day operations, we may share nonpublic personal information about you within COPIC affiliates for several reasons, including, to:

- Complete our underwriting process
- Obtain and provide risk management guidance
- Fulfill transactions you have requested
- Service your policy
- Offer COPIC products to you
- Investigate or handle claims

We may also share nonpublic personal information with nonaffiliates to:

- Detect or prevent fraud or comply with lawful requests from regulatory and law enforcement authorities
- Comply with federal and/or state laws relating to the reporting of judgments and/or settlements in medical liability actions
- Permit them to service your account(s) or perform support services on our behalf
- Confirm eligibility for membership discounts and to carry-out joint marketing agreements

When you are no longer our customer, we continue to share your information as described in this Notice.

#### WHAT WE DO

##### How does COPIC protect my personal information?

To protect your nonpublic personal information from unauthorized access and use, we use security measures that comply with federal and state laws, and industry practices. These measures include electronic safeguards as well as secured facilities.

In addition:

- We do not sell any customer information
- We require persons or organizations providing services on our behalf to keep your information confidential.
- We require those persons or organizations to use your information only to provide the services we've asked them to perform
- We communicate to our employees about the need to protect nonpublic personal information about you
- We have established physical, electronic, and procedural safeguards to protect this information

##### How does COPIC collect my personal information?

We collect data about you as we do business with you. Some of the sources of this data are as follows:

- Information you provide when you apply or enroll for products or services. You may provide data such as, medical license number or, when applicable, health history
- Information we obtain from others through our transactions and experience with you. This may include claim reports, medical records, credit reports and similar data
- Information we obtain through our transactions and experience with you. This includes your claims history and payment records, as well as incident reports
- Information we obtain through our web site. This includes data from online forms you complete. It also includes data we receive when you visit our web site

#### CAN I LIMIT ALL SHARING?

Federal law gives you the right to limit the sharing of nonpublic personal information. However, COPIC does not share your nonpublic personal information outside of the COPIC affiliates with nonaffiliates except as described above.

Effective 11-22-2022