

# PRIVACY NOTICE

**We value you as a customer and share your concerns about privacy. Financial and insurance companies such as COPIC choose how to share your personal information. 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 Financial Service Group, Ltd.
- COPIC Risk Retention Group

**Nonaffiliates**— Companies 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, we will give you a revised notice when required.

Our privacy practices comply with all applicable laws.

## QUESTIONS?

Contact our Privacy Officer in the Legal Department at P.O. Box 17540, Denver, Colorado 80217-0540 or at (800) 421-1834.

## FACTS:

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

#### WHAT?

The types of nonpublic personal information we collect and share can include:

- Social Security Number
- 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 the COPIC family of companies for several reasons, including to:

- Fulfill transactions you have requested
- Service your policy
- Offer COPIC products to you
- Investigate or handle claims

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

We may also share nonpublic personal information about you with non-affiliated third parties 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

## 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. These measures include electronic safeguards as well as secured facilities.

In addition:

- We do not sell any customer information.
- We do not share your nonpublic personal information outside of the COPIC family of companies with unaffiliated third parties (persons, companies or organizations) that would use that information to market products and services to you, unless you otherwise consent to the sharing.
- We require persons or organizations providing services on our behalf to keep your information confidential. We also 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 your Social Security number, medical license number and, 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.

## WHY CAN'T I LIMIT ALL SHARING?

COPIC does not share your nonpublic personal information outside of the COPIC family of companies with unaffiliated third parties (persons, companies or organizations) that would use that information to market products and services to you, unless you otherwise consent to the sharing. Federal law gives you the right to limit the sharing of nonpublic personal information. COPIC, however, only shares nonpublic personal information with affiliates to service your existing account.