



FACTS

WHAT DOES CAIC DO WITH YOUR PERSONAL INFORMATION?

Why?	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.
What?	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"> • Social Security number and salary data • financial and health information • claims and payment information
How?	All financial companies need to share customers' NPI to run their everyday business. 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?
For our everyday business purposes — For example: to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes, see "To limit our sharing" below
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>To advise us of your affiliate marketing preference you can:</p> <ul style="list-style-type: none"> • Call 1-866-849-0011 — our representatives will assist you with your choice. Please have your policy number available when you call. • Visit us online at caicworksites.com – search "Affiliate Marketing" to access and complete a copy of the <i>Important Privacy Choices for Consumers</i> form. <p>If you have already told us your choice of "No", we have it on file. Unless you are changing your choice back to "Yes", you will not need to tell us again.</p> <p>Please note: 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>
Questions?	Call 1-866-849-0011 or go to caicworksites.com

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?	<ul style="list-style-type: none"> 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.
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How does CAIC collect my personal information?	<p>We collect your NPI by some of the ways listed below:</p> <ul style="list-style-type: none"> 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)
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your NPI to market to you sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See <i>Other Important Information</i> below.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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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 Life 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**

California requires insurers to provide a Notice of Information Practices in addition to providing this privacy notice. The two notices are very similar, but in general, our information practices include the following: CAIC may obtain information about you and any other persons proposed for insurance. Some 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. Information relating to HIV, AIDS, or ARC status will not be disclosed. If you wish to have a more detailed explanation of our information practices, please visit <http://www.caicworksite.com/ca-notice-of-information-practices.pdf>. You may also submit a written request to CAIC, Attn: Privacy Office, PO Box 427, Columbia, SC 29202.

You have the right to access, correct, amend, or delete the information collected about you except information that relates to a claim or to a civil or criminal proceeding. If you would like to exercise any of these rights, please visit caicworksite.com/policy.aspx, section *California Specific Notice of Information Practices*, or submit a written request to the address listed above. If you are refused coverage or if your application is postponed, you also have the right to receive the specific reason in writing. To obtain this information, please submit a written request to the address listed above.

STATE-SPECIFIC DISCLOSURES

Customer NPI will be collected, used, and stored as required by applicable federal privacy laws. If the Customer's state laws provide more protection of the Customer's NPI than federal privacy laws, CAIC will protect the Customer's NPI as required by such state law.

NOTICE OF PRIVACY PRACTICES - PROTECTED HEALTH INFORMATION

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