



CUSTOMER PRIVACY NOTICE

(Updated 1/4/2021)

GENERAL STATEMENT

At LNIC, we are committed to safeguarding your privacy. While the information we collect about you is critical to providing superior products and service, we also are dedicated to maintaining the confidentiality of the personal information we have. LNIC does not sell or rent your personal information to non-affiliated third parties.

To help you understand how we protect your personal information, this notice describes our current privacy practices. During the continuation of your relationship with LNIC, we will advise you of our privacy practices as required by law.

INFORMATION WE MAY COLLECT AND USE

We collect personal information about you in order to provide you financial products and services. The type of information we collect depends on the products and services you are interested in, or we are providing you, and whether you are the proposed insured. For example, we may collect personal information about you, such as your name, address, income, e-mail address, social security number, and telephone number, and we may collect other personal information about you, such as your health, financial, credit and employment history.

We gather your personal information from a variety of sources, including from applications or claim forms, required medical exams or tests, past transactions, or from sources, such as medical professionals, insurance support and credit and consumer reporting entities, and other information collection agencies.

While most information is collected at the time of application or claim, by paper, telephone, on-line, or other electronic means, from you or other sources, additional information may be obtained when you request changes to your insurance coverage or other services. We also maintain personal information from any past transactions with us, such as information about your insurance policies, premiums, and claims.

CONFIDENTIALITY OF MEDICAL INFORMATION

We understand that you may be especially concerned about the privacy of your medical information. We do not sell or rent your personally identifiable medical information to anyone. We only utilize or share this information for purposes of underwriting insurance, administering your policy or claim, and other purposes permitted by law, such as disclosures to our reinsurers, insurance regulatory authorities, or in response to legal process, or as authorized by you.

INFORMATION WE MAY DISCLOSE

LNIC regards all of your non-public personal information as confidential. However, in the course of conducting our business, there are circumstances in which we may

disclose non-public personal information we have about you to other parties.

Without your consent, these disclosures are only made as permitted by law, such as to non-affiliated parties to market products jointly with us to you, to non-affiliated parties to assist us in providing and servicing products to or for you, including disclosures to our reinsurers, claims administrators, and insurance producers, and as otherwise required or authorized by law, such as to a regulatory or governmental authority or in response to a legal directive, such as a court order.

Whenever we engage any other party to help us conduct our business, we expect them to maintain the confidentiality of your non-public personal information they receive from us and abide by all applicable privacy laws. We do not authorize them to use or disclose your non-public personal information for any purpose other than the work they are performing on our behalf or as permitted by law.

CONFIDENTIALITY AND SECURITY PROCEDURES

We have and maintain policies and procedures to help us protect the confidentiality of your personal information during all stages of your relationship with us. We maintain physical, electronic, and procedural safeguards to help us protect your personal information from unauthorized access and anticipated threats or hazards. However, no method provides absolute security, and you should remain vigilant about protecting your personal information.

YOUR RIGHT TO REVIEW OR CORRECT YOUR INFORMATION

In general, you have the right to review the personal information we have about you that we can reasonably locate and retrieve. You may also request that we correct or delete any inaccurate information.

If you would like to exercise such rights, or receive more details about your rights to review and correct personal information we have about you, please write to us at:

Privacy Notice – LNIC, 5500 N. Western, Suite
200, Oklahoma City, OK 73118.

OTHER INFORMATION

We reserve the right to change our privacy policy or procedures at any time. We will provide you with a new notice if we materially change our privacy policy or procedures. To view our customer privacy notice online, visit: www.iaclife.com. If your relationship with us ends, we will continue to limit the disclosures of your information in accordance with our privacy policy.

THIS NOTICE APPLIES TO:

LifeShield National Insurance Co.