



HCC Medical Insurance Services Privacy Policy

HCC Medical Insurance Services respects individual privacy and values the confidence of its customers, employees, business associates, and others. This Privacy Policy informs you of the way your information is collected online, how that information is used, and how we protect this information.

Collection of Information

When visiting our website, you are an anonymous visitor. HCC Medical Insurance Services only recognizes a visitor's IP address and does not collect any information without the visitor voluntarily providing such information.

When requesting a quote, HCC Medical Insurance Services may ask for basic information about you (e.g. date of birth, citizenship, home country). Only after you have decided to complete an Application for Insurance do we ask for more detailed personal information (e.g. name, social security number, address).

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User Information

HCC Medical Insurance Services uses the information collected in one or more of the following ways:

- Process orders/applications and to make and fulfill requests for additional information
- Provide customer service and/or support
- Provide you with insurance documents
- Communicate with you and/or your agent about your application or policy
- Update you on new products, services, or benefits
- Verify the identity of an insured or applicant
- Aggregate site visitor analysis

HCC Medical Insurance Services will not give or sell your personal information to third parties outside HCC Medical Insurance Services unless ordered to do so to comply with the law of the countries in which we do business or when complying with the legal process.

Security

To ensure that online transactions and data are protected, HCC Medical Insurance Services uses advanced encryption technology through the use of 128-bit Secure Socket Layer. This technology allows HCC Medical Insurance Services to use advanced encryption tools to protect all important information transmitted between the outside source and the internal server.

HCC Medical Insurance Services restricts access to personal information to employees who need to know that information in order to perform their jobs. Any employee that HCC Medical Insurance Services determines is in violation of this policy will be subject to disciplinary action, up to and including termination and criminal prosecution.

Data Integrity

HCC Medical Insurance Services will use personal information only in ways that are compatible with the purposes for which it was collected and in accordance with this Policy. HCCMIS will take reasonable steps to ensure that personal information is relevant to its intended use, accurate, complete, and current. However, we depend on our policyholders, producers, and users to update their personal information when necessary.

Cookies

Cookies are tiny files that are placed on your computer to uniquely identify your internet browser. HCC Medical Insurance Services only utilizes cookies to track session information after an insured or producer has logged into one of HCC Medical Insurance Services secure zones of our website (e.g. ClientZone, ProducerZone, StudentZone). You can configure your browser to refuse all cookies or to indicate when a cookie is being sent. However, doing so will prevent you from accessing these secure areas.

Access and Correction

Upon request, HCC Medical Insurance Services will grant individuals reasonable access to personal information that it holds about them. In addition, HCCMIS will take reasonable steps to permit individuals to correct, amend, or delete information that is clearly demonstrated to be inaccurate or incomplete except where the burden or expense of providing access would be disproportionate to the risks to the individual's privacy in the case in question, or where the rights of persons other than the individual would be violated.

CONTACT INFORMATION

Questions or comments regarding this Privacy Policy should be submitted to the Compliance Department of HCC Medical Insurance Services by mail or e-mail as follows:

HCC Medical Insurance Services
Attention: Compliance Department
P.O. Box 863
Indianapolis, IN 46206
insurance@hccmis.com

CHANGES TO THIS PRIVACY POLICY

This Policy may be amended from time to time. A notice will be posted on the web page for HCC Medical Insurance Services (www.hccmis.com) for 60 days whenever this Privacy Policy is changed in a material way.

EFFECTIVE DATE: November 1, 2007