

Daniel and Henry Co. and our affiliates take your privacy very seriously. We share a commitment to protect your privacy and the confidentiality of personal information – non-public information that identifies you.

As providers of insurance products and services that involve compiling personal – and sometimes, sensitive – information, protecting the confidentiality of that information has been, and will continue to be, a top priority of Daniel and Henry and our broker affiliates (“D&H”). We believe that you should know about the information we collect, the measures we take to safeguard it, and the situations in which we might share information with select business partners. This notice explains how D&H handles – and protects – the personal information we collect.

The information we collect and the extent to which we use it will vary depending on the product or service involved. In fact, in certain cases, we may not collect or share some of the types of information noted below.

Our privacy policy derives from basic principles of trust, ethics and integrity:

I. We collect only the customer information necessary to consistently deliver responsive products and services.

D&H collects information that helps serve your insurance needs; provides high standards of customer service; develops and offers new products and services for our customers and potential customers; and fulfills legal and regulatory requirements. The sources and types of information collected generally varies depending on the products or services you request and may include:

- Information provided on application and related forms – for example, name, age, address, Social Security number, e-mail address, annual income and health history.
- Responses from you and others such as information relating to your employment, other insurance coverage, habits, avocations, finances, and other personal characteristics.
- Third-party reports, such as consumer credit history, motor vehicle records, demographic and/or medical information, if relevant to your product or service.
- Information about your relationship with us and other insurers such as products and services purchases, transaction history, claims history, and premiums.
- Hospitals, doctors, laboratories, and other companies that provide information about your past and present health condition (“PHI”). PHI will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted by law.

II. We maintain safeguards to ensure information security.

We are committed to preventing unauthorized access to personal information. We maintain physical, electronic, and procedural safeguards that comply with federal standards for protecting personal information. We restrict access to personal information to those employees and service providers who need to know that information and to provide products or services to you. Any employee who violates our Privacy Policy is subject to disciplinary action.

III. We limit how, and with whom, we share customer information.

We do not sell lists of our customers, nor do we disclose customer information to marketing companies outside D&H.

Under no circumstances do we share personal health information for marketing purposes.

Information We May Disclose and To Whom We May Disclose Information. We may disclose all the personal information we obtain, as permitted by law. We may disclose this information in the following types of situations:

- **Disclosures To Affiliates** – We may share or exchange personal information about you, and the products and services you have purchased from us, among D&H and our affiliates, such as our brokers, all of whom follow our privacy policies.

- **Disclosures To Non-Affiliated Third Parties and Service Providers** – We may share or exchange personal information about you with companies engaged to perform support services for us, such as:
 - Providing underwriting, administrative, claims, customer assistance, or other services;
 - Preparing, printing and delivering statements and other documents;
 - Protecting against fraud;
 - Providing systems support including developing or maintaining software.
- **Disclosures To Marketing Firms** – We may disclose personal information to companies with which we have marketing arrangements, such as companies that help us market our products and services.
- **Disclosure of Health Information** – We may disclose all the health information we collect, for example to determine eligibility for coverage to carry our treatment functions, to process claims for payment functions and other health operations, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.
- **Disclosures Permitted By Law** – We also may disclose personal information permitted or required by law or regulation. For example, we may disclose information to comply with an inquiry by a government agency or regulator, in response to a subpoena, or to prevent fraud.

When We Will Notify You – We will provide our Privacy Policy notice to current customers annually and whenever it changes. If you no longer have a customer relationship with us, we will still treat your information under our Privacy Policy, but we will no longer send notices to you.

Change in Privacy Policy – We may modify or supplement our Privacy Policy at any time. If we make material changes, we will provide current customers with a revised notice.

In this notice of our Privacy Policy, the words “you” and “customer” are used to mean any individual who obtains or has obtained an insurance product or service through D&H that is to be used primarily for personal, family or household purposes.

IV. How to Opt-Out of Disclosure of Information

If you prefer that we not disclose the information concerning the insurance products and services we provide you, which we share with non-affiliated third parties, unless that disclosure is permitted by law, you may direct us not to share it. If this is your choice, please indicate so by checking the box below and completing the requested information, then return the completed form to: The Daniel and Henry Co., Attn: Privacy Officer, 1001 Highlands Plaza Drive West, Suite 500, St. Louis, MO 63110.

I wish to opt out. Name: _____

Address: _____ City: _____ St: _____ Zip: _____

Signature: _____

Please return this form to:
The Daniel and Henry Co., Attn: Privacy Officer, 1001 Highlands Plaza Drive West, Suite 500, St. Louis, MO 63110.

V. Right to file a Complaint

If you believe your privacy rights have been violated with respect to your PHI, you may file a complaint with the Department of Health and Human Services. To file a complaint with us, submit your complaint in writing to The Daniel and Henry Co., Attn: Privacy Officer, 1001 Highlands Plaza Drive West, Suite 500, St. Louis, MO 63110.