

Notice of Insurance Information Practices

What Information We Collect

We may collect personal information about you in connection with your insurance application or policy, including:

- From you, through your insurance application, your interaction with our website and other electronic communications, and personal or phone interviews
- From persons or institutions other than yourself, including consumer-reporting agencies, insurance support organizations, and insurance companies
- From public records
- Through investigative means such as interviews or inspections

This may include, but is not limited to, information regarding your:

- Name, address, telephone number, driver's license number, social security number, date of birth, and other identifying information
- Character, habits, finances, occupation, and general reputation
- Medical history or treatment (as applicable to your coverage)
- Mode of living or other personal characteristics

How We May Disclose Your Information

We may disclose personal or privileged information about you **without your prior authorization** under the following circumstances:

To Business or Professional Partners

- We may share your information with non-affiliated persons when necessary to carry out a business, professional, or insurance function on our behalf. This includes non-affiliated persons we may retain to store your information on our behalf.
- These recipients are required to maintain the confidentiality of the information and are limited in how they may use it.

To Other Insurance Entities

- We may disclose information to other insurance institutions, agents, or insurance support organizations if:
 - Necessary to detect or prevent fraud, material misrepresentation, or material nondisclosure; or
 - Required to perform functions in connection with your insurance transaction.

To Medical Professionals or Institutions

- Information may be disclosed for purposes such as:
 - Verifying your insurance coverage or benefits
 - Informing you of medical conditions you may not be aware of
 - Conducting audits of medical care services
- Only information reasonably necessary for these purposes will be disclosed.

To Insurance Regulatory Authorities

- We may disclose information as required or permitted by insurance regulatory bodies for compliance and oversight purposes.

To Law Enforcement or Governmental Authorities

- We may disclose information:

- To protect our interests in preventing or prosecuting fraud
- If we reasonably believe illegal activities have been conducted by you

For Actuarial or Research Studies

- Your information may be used for actuarial analysis or research, provided:
 - You are not personally identified in reports
 - Identifiable materials are destroyed or returned when no longer needed
 - The recipients agree to the same confidentiality standards

For Marketing of a Product or Service

- Your information may be disclosed for marketing purposes only if:
 - It does not include medical record information, privileged information, or data about your character, habits, or reputation
 - You have not opted out
 - The recipient agrees to use it solely for marketing and not to disclose it further

To Our Affiliates

- We may share your information with affiliated entities solely for auditing or marketing of insurance products/services.
- Affiliates are bound by confidentiality agreements.

To Group Policyholders

- We may provide group policyholders with information as necessary to report claims experience or conduct audits of our operations or services.

Your Rights

You have the following rights provided by applicable law:

- **Access** – You may request access to the personal information we have about you.
- **Correction** – You may request correction, amendment, or deletion of inaccurate or incomplete information.

In order to exercise your privacy rights, please contact us at customerservice@citycomhealth.com.

Insurance Support Organizations

Information obtained from a report prepared by an insurance support organization may be retained by that organization and disclosed to other persons.

Contact Us

Please contact us using the information below with any questions or concerns surrounding this policy:

CityCom Insure, LLC.
 315 North Main Street
 Jamestown, NY 14702
 Attention: Compliance Department