

TRISTAR INSURANCE GROUP, INC. PRIVACY POLICY AND NOTICE

Tristar Insurance Group, Inc. and its affiliated companies ("TRISTAR") provide claims administration, managed care, case management, loss control, and employee benefit services on behalf of its business clients. Please be advised that in this document:

- the phrase "our business clients" refers to insurance companies and self-insured businesses on behalf of which TRISTAR provides services,
- the words "we" and "our" refer to TRISTAR,
- the words "you" and "your" refer to individual consumers and individual customers who have claims for personal, family or household purposes administered by us on behalf of our business clients.

We are committed to protecting your privacy in connection with your claims which are administered by us. We want you, the individual consumers and customers of our business clients, to understand our corporate policy and practices regarding privacy.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL FINANCIAL OR HEALTH INFORMATION ABOUT PRESENT OR FORMER CONSUMERS AND CUSTOMERS TO ANYONE EXCEPT AS PERMITTED BY LAW.

The Purpose and Use of This Information

We collect information about you to administer your claims. This information may also be used for purposes such as the provision of analytic services to our business clients or the collection of reinsurance relating to your claims. Some of the information we collect is Nonpublic Personal Financial or Health Information. Nonpublic Personal Financial or Health Information means personally identifiable financial or health information that is not otherwise available to the public. We disclose Nonpublic Personal Financial or Health Information to other affiliated or nonaffiliated third parties only as permitted by law.

The Type of Information Collected and How This Information Is Collected

We collect Nonpublic Personal Financial or Health Information about you from the following sources:

- Information we receive from you such as information on claim forms and documents submitted by you in support of your claims,
- Information we receive from claims reports, accident reports, loss information reports, medical reports, claim investigation reports and motor vehicle reports,
- Information obtained from third parties, such as health care providers, adjusters or appraisers.

Confidentiality and Security

We normally restrict the collection of, and access to, Nonpublic Personal Financial or Health Information about you to the following:

- those of our employees who need to know this information,
- third parties, such as those who may be working on our behalf, as permitted by law,

- affiliates of TRISTAR,
- law enforcement or when required to do so by law or legal process, and
- when we believe it necessary or appropriate to prevent physical harm or financial loss.

We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your Nonpublic Personal Financial or Health Information.

Notification of Change

If, in the future, we should change our privacy policy, we will make known the change.

For More Information or if you have questions

Should you have questions regarding our privacy policy, you may contact us at:

Email Address: compliance.officer@tristargroup.net