

HM Life Insurance Company

Privacy Policy

At HM Life Insurance Company, we want you, our customer, to know your privacy is a top priority. We are committed to responsible management, use and security of nonpublic personal information gathered from potential, existing or former customers. This notice explains our practices and policies in handling nonpublic personal information and describes our commitment to protecting the information you provide to us. We will inform you of our privacy policy for collecting, using, securing and sharing nonpublic personal information about you from the time we establish a relationship and annually for as long as you remain an HM Life Insurance Company customer.

References to “You” in this Privacy Policy

As used herein, “you” and “your” refer to any entity or person to whom we have issued a policy or other evidence of coverage, or for whom we provide a service.

Information We Collect

We only collect and use information we believe is necessary for us to provide the products and services you request and to administer your business with us. Most of the information we collect is obtained directly from information you provide on applications, enrollment forms or other requests for information. This information may include identifying information, such as your name, address and telephone number, or other personal information, such as your health and employment history, income, assets, or employment status, and possibly information about other members of your household. Additionally, we may collect information regarding your accounts with us, such as information about your insurance coverages, balances, premiums and prior transactions. We may also need to verify or obtain additional information about you during the normal course of your business relationship with us. We may contact outside sources, such as consumer reporting agencies, medical producers, insurance support agencies, government reporting agencies and brokers and agents. Information collected from these third parties may include information we deem necessary to underwrite, effect, manage, service or administer your products and services with us.

How We Utilize Your Information

There are two types of information sharing – information sharing within HM Life Insurance Company and its affiliates and information sharing outside HM Life Insurance Company. We may share personal information about our transactions (such as payment of premium) and experiences (such as prior claims) with you within HM Life

Insurance Company or other affiliated companies to better serve you and to assist in meeting your current product and service needs. We may also disclose personal information about you to nonaffiliated third parties as permitted by law. For example, we may disclose your personal information to HM Life Insurance Company agents or other third parties to better assist you in meeting your current product and services needs, for processing and servicing your products or accounts, administering and auditing our business and preventing insurance fraud. Recipients of such disclosures may include reinsurers, agents, administrators, consultants, insurance support agencies, regulatory and governmental agencies, consumer reporting agencies and service providers.

Periodically, we may use your personal information to underwrite or offer you another product or service offered by us and our affiliates. We may also disclose personal information to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. Additionally, we may use your information in order to offer you new products and services of other financial institutions, such as banks, brokerage and securities firms, or insurance companies, with whom we have a joint marketing agreement. However, under no circumstance will we disclose your health information for marketing purposes.

HM Life Insurance Company has dedicated significant resources to protect the security of your information. We utilize physical, electronic and procedural safeguards to maintain the integrity of your information and guard against its unauthorized use. We restrict access to your information to employees and third parties authorized by us. All employees who come in contact with your information are required to follow our privacy procedures thereby ensuring that the information is handled properly and used only for authorized purposes.

We do not sell your personal information. We do not provide personal information to persons or organizations outside HM Life Insurance Company who are doing business on our behalf for their own marketing purposes.



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