

J Craig Riddle Company
NOTICE OF PRIVACY PRACTICES
(As of 5-1-07)

In compliance with certain applicable laws, Title V of the Gramm-Leach-Bliley Act (GLBA) and the Health Insurance Portability and Accountability Act (HIPAA), J Craig Riddle Company (RIDDLE) has adopted these policies.

RIDDLE acknowledges the seriousness and sensitivity of privacy issues, and has adopted these policies to ensure your privacy rights are protected.

THIS NOTICE DESCRIBES HOW NONPUBLIC PERSONAL FINANCIAL INFORMATION (NPFI) AND PROTECTED HEALTH INFORMATION (PHI) ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN ACCESS THIS INFORMATION. IN THIS NOTICE, WE EXPLAIN HOW WE PROTECT THE PRIVACY OF YOUR PHI AND NPFI, AND HOW WE WILL ALLOW IT TO BE USED AND GIVEN OUT (“DISCLOSED”). WE ARE REQUIRED TO PROVIDE YOU WITH A COPY OF THIS NOTICE OF PRIVACY PRACTICES UPON REQUEST. WE MUST FOLLOW THE PRIVACY PRACTICES DESCRIBED IN THIS NOTICE WHILE IT IS IN EFFECT.

Our Commitment Regarding Your Confidential Information

We respect your privacy and reaffirm our commitment to protecting your Nonpublic Personal Financial Information (NPFI) and Protected Health Information (PHI), hereafter known as “confidential information”. We follow strict policies (in accordance with state and federal privacy laws) to keep your information private.

Our Privacy Practices:

- We do not sell customer confidential information.
- We do not provide customer confidential information to persons or organizations outside RIDDLE and our Business Associates for marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect the confidentiality of information we obtain from you.
- We afford prospective and former customers the same protections as existing customers with the respect to the use of confidential information.

Your privacy is a high priority for us and it is treated with the highest degree of respect. We collect and use confidential information we believe is necessary to administer our business and to provide you with customer service. We use confidential information to underwrite your policies, process your claims, ensure proper billing, and service your accounts. We share confidential information as necessary to handle your claims and to protect you against fraud and unauthorized transactions. However, we want to emphasize that we are committed to maintaining the privacy of this information in accordance with law. All individuals with access to confidential information about our customers are required to follow this policy.

Confidential Information Collected:

- Confidential information including your name, address, date of birth, marital status, sex, social security number, medical information, financial information, and other information contained on applications, claims and benefit forms.
- Confidential information we receive from a consumer reporting agency, medical information bureau, State Motor Vehicle Department, claims reports or property inspection reports.
- Confidential information received directly from you and those you have authorized to provide information to us.

Information Disclosed:

- We may provide confidential information to you in order to supply you with information about your coverage, or if you request to inspect your confidential information.
- We may provide your confidential information to health care providers and to our business associates who request confidential information for payment-related activities and for health care operations.
- We may provide your confidential information to someone who has the legal right to act on your behalf.
- We may provide confidential information to government agencies and financial institutions to whom you are required to show proof of insurance coverage.
- We may share confidential information with our affiliated companies, unless you ask us not to within 30 days of receiving this notice.
- We may share certain information protected by the Fair Credit Reporting Act with our affiliates, unless you ask us not to within 30 days of receiving this notice.

- We may provide confidential information to the extent necessary to comply with laws related to workers' compensation or similar programs.
- We may provide confidential information without your written permission for matters in the public interest such as public health and safety activities or averting a serious threat to the health or safety of others.
- We may provide confidential information that we collect to third-parties involved in the underwriting, processing, servicing and marketing of your RIDDLE insurance products. We will not provide this information to any other third party for purposes other than set forth above unless we have a written agreement that requires such third party to protect the confidentiality of this information or your written authorization.
- The law or the courts may require us to provide confidential information to persons or agencies involved in regulatory, enforcement, or civil or criminal judicial activities.
- We do not disclose any confidential information about our customers to anyone except as permitted or required by law.

Security of Your Confidential Information:

- Access of your confidential information is available from us only to persons involved in underwriting, processing information, marketing company products, or providing medical care for your benefit.
- We maintain physical, electronic, and procedural safeguards that comply with state and federal standards to guard your confidential information.
- If we become aware that an item of confidential information may be materially inaccurate, we will make a reasonable effort to re-verify its accuracy and correct any error as appropriate.

Individual Rights:

- You have a right to learn about the nature and substance of any confidential information RIDDLE has in its files about you. We reserve the right to charge a reasonable cost-based fee for copying and postage.
- You have the right to an accounting of certain disclosures of your confidential information.
- You have the right to request we place restrictions on the way we use and disclose your confidential information.
- You have a right to inspect your confidential information and request that we amend it in your files.
- We communicate decisions related to payment and benefits, which may contain confidential information, to your insurer. Individuals who believe this practice may endanger them may request that we communicate with them using a reasonable alternative means or location.

Duties:

- RIDDLE is required to abide by the terms of this Notice, and reserves the right to change the terms of this notice at any time, provided that applicable law permits such changes. These revised practices will apply to your confidential information regardless of when it was created or received. Before we make a material change to our privacy practices, we will provide you with a revised Notice of Privacy Practices.
- Where multiple state or federal laws protect the privacy of your confidential information, we will follow the requirements that provide the greatest privacy protection

Further information:

If you need more information about our privacy policy, or are concerned that we may have violated your privacy rights, please contact:

Privacy Officer
245 South Main Street
P O Box 549
Madisonville, KY 42431
Phone (270) 821-3122 FAX (270) 825-3844

You may also submit a written complaint to:

Office for Civil Rights
U.S. Department of Health & Human Services
61 Forsyth Street, SW. - Suite 3B70
Atlanta, GA 30323
(404) 562-7886; (404) 331-2867 (TDD), (404) 562-7881 FAX

We support your right to protect the privacy of your confidential information. We will not take action against you if you file a complaint with us or the U.S. Department of Health and Human Services.