



## NOTICE OF INFORMATION PRACTICES

<b>FACTS</b>	<b>WHAT DOES CERITY DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	This privacy notice is for individuals who are policyholders or applicants for our products and services. In this notice, “you” refers to these individuals. Insurance companies choose how they collect and share your personal information. Applicable laws give consumers the right to limit some but not all sharing. We want you to know how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and insurance claim history</li> <li>- transaction history or loss history</li> <li>- employment information and income</li> <li>- medical information (only in connection with claims)</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All insurance companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Cerity chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cerity share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to administer policies and claims, comply with laws or regulations, respond to court orders, legal investigations, and government agencies, or otherwise as required or permitted by law	YES	NO
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our marketing purposes—</b> with nonaffiliated service providers we use to market our products and services to existing and prospective policyholders	YES	NO
<b>For our affiliates to market to you—</b> to offer our products and services to existing and prospective policyholders	YES	NO
<b>For nonaffiliates to market to you</b>	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates’ everyday business purposes—</b> information about your personal creditworthiness	We do not collect or share	We do not collect or share

<b>Questions?</b>	Please contact Cerity by email at <a href="mailto:service@cerity.com">service@cerity.com</a> , phone 1-844-43-7489 or mail at P.O. Box 1389, Austin, TX 78767. We believe that the information we have about our customers is accurate. If you would like access or request correction of your information, please forward a written request to the above address.
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Who we are	
Who is providing this notice?	Cerity and its affiliates
What we do	
How does Cerity protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with applicable law. These measures include physical, electronic and procedural safeguards.</p> <p>Nonaffiliates that perform services for us are contractually bound to keep this information confidential. Our employees are informed of the requirements to maintain the confidentiality of this information.</p>
How does Cerity collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>file an insurance application or claim</li> <li>provide your income, employment, or contact information</li> <li>provide account information</li> </ul> <p>We also collect your personal information from others, such as your employer and its insurance producer, insurance support organizations, our affiliates, medical providers or other companies as permitted by law. Insurance support organizations may retain information and disclose it to others.</p>
Why can't I limit all sharing?	<p>Insurance companies need to share personal information to run their everyday business. Generally, applicable laws give you the right to limit only certain types of sharing, such as</p> <ul style="list-style-type: none"> <li>sharing information about your personal creditworthiness for affiliates' everyday business purposes</li> <li>sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><i>Cerity's affiliates are financial companies.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><i>Examples include reinsurance companies, computer service providers, independent auditors, independent claims personnel, independent insurance agents, and insurance support organizations.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>
Other important information	
<p>Cerity's affiliates include: Employers Holdings, Inc., Employers Group, Inc., Employers Insurance Company of Nevada, Employers Compensation Insurance Company, Employers Preferred Insurance Company, Employers Assurance Company, Elite Insurance Services, Inc., dba Employers Elite Insurance Services and EIG Services, Inc. dba California EIG Insurance Services. Cerity is a trade name for the following companies: Cerity Group, Inc., Cerity Services, Inc., and Cerity Insurance Company, which are also subsidiaries of Employers Holdings, Inc.</p>	

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