



PROVIDENT PRIVACY POLICY

Provident Insurance Programs, Inc. and/or Provident Agency, Inc. (which may also have a doing business as (d/b/a) name of Provident, Provident of Pennsylvania Insurance Agency, Provident Agency of Pennsylvania, Inc., and/or Provident Agency of Pennsylvania) offers insurance products directly and indirectly through its broker network and provides insurance-related services to firefighters, emergency medical technicians, first responders, law enforcement, government employees, and others. In addition, Provident Claims Services, Inc. provides or will provide insurance claims administration and related services to firefighters, emergency medical technicians, first responders, law enforcement, government employees, and others. For purposes of this notice, Provident Insurance Programs, Inc., Provident Agency, Inc. (including its d/b/a names), and Provident Claims Services, Inc., as applicable, are collectively referred to as “Provident”, “we”, or “us”. Whether you are a broker or a customer, we are grateful for the trust you place in Provident. To honor that, we would like to take an opportunity to explain how Provident handles non-public personal identifying information (“Private Information”) that Provident obtains about you in the course of Provident’s business.

Collecting Private Information

Provident collects Private Information about Provident’s brokers and customers to provide them with insurance products and services. This Private Information may include dates of birth, social security numbers, addresses, phone numbers, email addresses, employers, occupations, passport or driver’s license numbers, medical histories, employment histories, financial records, and the like. We may receive Private Information from your applications and forms, medical providers, other insurers, employers, insurance support organizations, and service providers.

Sharing Private Information

Provident shares Private Information primarily with people, entities, and organizations who perform insurance, business, and professional services for us and, in some cases, directly or indirectly to those with whom such people, entities and organizations engage to assist them in providing services to us, such as, as applicable, helping us pay claims, review costs, detect fraud, and underwrite, renew, rate, place, and provide quotes for insurance, whether that is germane to the coverage the customer places with or through Provident or others.

We may share Private Information with medical providers for insurance and treatment purposes. We may share Private Information with an insurance support organization or service provider or disclose it, directly or indirectly, to others for whom such insurance support organization or service provider performs, or from whom such insurance support organization or service provider receives, services. In certain cases, we may share Private Information with group policyholders for reporting and auditing purposes. We may share Private Information with parties to a proposed or final sale of insurance business or for study purposes, such as providing Private Information to an actuarial or research organization for the purpose of conducting actuarial or research studies. We may share Private Information with the people, entities, and organizations that underwrite the insurance products and/or services that we offer or provide to you, and with their affiliates.

We may also share Private Information when otherwise required or permitted by law, such as sharing with governmental or other legal authorities, or when necessary to ensure compliance with law (such as compliance auditors or persons who attempt to resolve legal or contractual disputes). When legally necessary, we ask your permission before sharing Private Information about you. Provident’s practices apply to Provident’s former, current, and future brokers and customers.

Please be assured we do not share your health Private Information to market any product or service. We also do not share any Private Information to market non-financial products and services. For example, we do not sell your name to catalog companies.



Protecting Private Information

We have physical, electronic, and procedural safeguards that protect the confidentiality and security of Private Information. We give access only to employees who need to know the Private Information to provide insurance products or services to you. We require the people, entities, and organizations with whom we share Private Information to adhere to similar safeguards and to apply similar restrictions regarding who may access your Private Information.

Accessing Private Information

If you wish to obtain copies of the Private Information that we have about you, you must make your request in writing and send it to the address below. The letter should include your full name, address, telephone number, and policy number (if a policy is issued).

If you request copies, we will send copies of most Private Information directly to you and copies of any health-related Private Information to a healthcare provider you designate. We will also send you information related to disclosures. We may charge a reasonable fee to cover Provident's copying costs before providing any copies.

This section applies to Private Information we collect for coverage and/or services that may be provided to you. It does not apply to Private Information we collect in anticipation of a claim or civil or criminal proceeding.

Correcting Private Information

If you believe Private Information we have about you is incorrect, please write to us. Your letter should include your full name, address, telephone number, and policy number (if a policy is issued). Your letter should also explain why you believe the Private Information is inaccurate. If we agree with you, we will correct the Private Information and notify you of the correction. We will also notify any person, entity, or organization who may have received the incorrect Private Information from us in the past two years if you ask us to contact that person, entity, or organization.

If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for the refusal. We will also tell you that you may submit a statement to us and provide you with details on what the statement should contain, what we will do with it, and to whom we will provide it.

Coverage Decisions

If a decision is made not to issue coverage to you, we will provide you with the specific reason(s) for the decision should you request this information from us. You must make such request in writing and send it to the address below. Your letter should include your full name, address, telephone number, and policy number (if a policy is issued). We will also tell you how to access and correct certain Private Information.

Contacting Us

For additional information about Provident's commitment to privacy and to request a copy of Private Information that we have about you, please write to us at Provident, Attn: PRIVACY, P.O. Box 11588, Pittsburgh, PA 15238. We reserve the right to modify this notice. We will provide you with a new notice if we make material changes to Provident's privacy practices.