

Privacy Policy

Important Information. No action required by you.

At CareScout Insurance Company, we appreciate your business and the trust you have placed in us. Our privacy philosophy reflects the value of your trust. We are committed to protecting the personal data we obtain about you. Please know that we do not sell your personal data. In order to provide services or products to you, we may use your personal data. This Privacy Policy describes how we may collect, use, and disclose your personal data.

What personal data may we collect about you?

We may collect your personal data to provide you with the products or services you requested. We may obtain it from your application, your transactions with us, and outside parties such as health providers or consumer reporting agencies. Where required, we will obtain your consent before collecting it. The personal data may include, but are not limited to:

1. Personal identifiers, such as your name, social security number, driver's license number, email address, and Internet Protocol address;
2. Personal information, such as your phone number, address, financial account information, accounts at other institutions, credit and payment data, employment data, education information, medical or health data, income and assets;
3. Taxpayer Identification Number; and
4. Interaction data collected when you visit our websites.

What do we do with your personal data?

We comply with federal and state requirements related to the protection and use of your personal data. This means that we only disclose personal data where we are permitted or required to do so. We also may be required to obtain your authorization before using your personal data for certain purposes or disclosing certain types of personal data. Some examples of how we may use your personal data include the following:

1. Process transactions or claims;
2. Maintain or service your account, including maintaining and optimizing the operational availability of our products and services;
3. Prevent fraud and other illegal activity;
4. Detect security incidents;
5. Determine your eligibility for coverage;
6. Comply with regulatory requirements and respond to legal requests;
7. Respond to your requests;
8. Provide you with related products and services we or others offer; and
9. Perform business and marketing analysis.

We do not sell personal data about current or former customers or their accounts. We do not disclose your personal data for marketing purposes with anyone outside our affiliated companies.

When affiliates or outside companies perform a service on our behalf, we may disclose your personal data with them. We require them to protect your personal data, and we only permit them to use your personal data to perform these services. Some examples of outside parties who may receive your data are:

1. Your agent or representative;
2. Your brokerage firm;
3. Your health care provider, where applicable;
4. Service providers;
5. State or Federal authorities; and
6. Anyone to whom you have directed us to disclose your personal data.

How do we protect your personal data?

In order to protect your personal data from unauthorized use, disclosure, or access, we maintain physical, electronic and procedural safeguards. We review these safeguards regularly in keeping with technological advancements. These safeguards include restricting access to your personal data and training our employees in the proper handling of your personal data.

Policies and practices regarding individuals who are no longer our customers.

If you are no longer our customer, we will treat your personal data consistent with this Privacy Policy.

Our commitment to keeping you informed.

In the event we broaden our personal data practices, we will send you a new Privacy Policy.



CareScout Insurance Company