

FACTS

WHAT DOES PROFESSIONAL LIFE & CASUALTY COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<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"> • Name, address, social security number and contact information; • Income and account balances • Assets and employment information • Medical information
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How?	All financial 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 Professional Life chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Professional Life share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	No
For our affiliates’ everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes - information about your creditworthiness	No	Yes
For our affiliates to market to you	No	Yes
For nonaffiliates to market to you	No	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free 1-800-651-1800 <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-800-651-1800 or go to www.plcinsurance.com
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Who we are	
Who is providing this notice?	Professional Life & Casualty Company (“Professional Life”).

What we do	
How does Professional Life protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Professional Life collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for insurance or pay insurance premiums • File an insurance claim or give us your income information • Provide employment information <p>We also collect your personal information from others, such as affiliates, or other companies. We may also sometimes request your permission to collect personal health information from your doctor, hospitals, or other medical providers.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Professional Life does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Professional Life does not jointly market.

Other important information
<p>For Vermont Residents Only: We will automatically limit sharing of your information.</p> <p>For Nevada Residents Only: We are providing this notice pursuant to Nevada state law. If you prefer not to receive marketing calls from us, you may be placed on our internal do-not-call list by calling 1-800-651-1800. For more information, you may contact our customer service department or the Nevada Attorney General at 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; 702-486-3132; aginfo@ag.nv.gov.</p> <p>For California Residents Only: We will not share your information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your policy. In addition, the California Consumer Privacy Act (CCPA) gives California residents certain privacy rights with respect to the limited non-public personal information we collect. These rights are:</p>

- The right to notice of the personal information we collect;
- The right to know the categories, sources and specific pieces of personal information we have collected about you in the past 12 months, including our purpose for collecting the information and the categories of third parties with whom we share that personal information, subject to certain exceptions;
- The right to delete some or all of the personal information we collect, subject to certain exceptions; and
- The right to opt-out of our sale of your personal information, if we sell your personal information

CCPA rights are limited and do not apply to any of the non-public personal information that we have collected from you and about you in connection with providing you an insurance or financial product or service. We may share this information with our service providers for a business purpose. We do not sell personal information about current or former customers to any third parties. To exercise your rights under the CCPA please complete the [California Consumer Privacy Act Request Form](#) and mail it to us at 227 West Monroe Street, Suite 3775, Chicago, IL 60606 or call us at 1-800-651-1800. For more information, please see www.plcinsurance.com/privacy.

Notice of Insurance Information Practices for Residents of Arizona, California, Connecticut, Georgia, Illinois, Maine, Massachusetts, Minnesota, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon and Virginia

We may collect personal information about you from persons other than you. In addition to information that you provide us on applications or in connection with insurance coverage we issue to you, we may collect personal information about you, such as your name, address, age, medical history, insurance history, driving records and other personal characteristics, from medical professionals, health facilities, employers, business associates, neighbors, other insurance companies, insurance support organizations (ISO) and consumer or other reporting agencies. Information obtained from a report prepared by an ISO may be retained by the ISO and disclosed to other persons. We may also disclose personal information about you, without your permission, to third parties that perform professional or insurance functions for us, other insurance companies to which you may have applied, insurance regulatory authorities, law enforcement, or other governmental authorities to the extent permitted or required by law.

You have the right to request a copy of the personal information that we have about you. If we receive such a request, we will provide you a copy of your requested personal information within 30 business days, as long as the information is reasonably locatable and retrievable. We may charge a reasonable fee to cover the costs incurred to provide you with copies of requested personal information.

You have the right to correct, amend or delete personal information we may have recorded about you. We will respond to your written request to correct, amend or delete personal information about you, within our possession, within 30 business days from the date your request is received.

If you wish to exercise your rights as provided in this notice, please contact us at 1-888-474-9519.