LMC Insurance & Risk Management

Information Security Practices and Notice

LMC Insurance & Risk Management (LMC) is committed to protecting the privacy and security of your personal information. Various state and federal laws address how we collect, share, and store that information.

Information We Collect

LMC may collect personal non-public information in our normal course of business from the following sources:

- From applications or other forms you provide or share with an LMC employee in written or verbal communication.
- Information you provide via our website or that our website gathers using Automatic Data Collection Technology, including Cookies. Please refer to our policy on Cookies for further information.
- Transactions with LMC or others, such as policy coverage, premiums and payment history, and claim history.
- Third parties such as credit reporting and other agencies who provide information such as credit score, credit history, and motor vehicle reports.
- Healthcare insurers or providers, or affiliated entities with whom they have shared your medical records and other personal health information.

Information We Disclose

LMC may disclose your personal information without your prior approval in the course of our business practices for the following reasons:

- To a third party to perform a business, professional, or insurance function for us.
- To an insurance company, agent, insurance support organization, or credit reporting agency in order to detect or prevent fraud or criminal activity related to an insurance transaction.
• To an insurance company, agent, underwriter, actuary, claims adjuster, or premium finance company to perform a function in connection with an insurance transaction.
• To a medical care provider to verify coverage or benefits.
• To a group insurance policyholder for the purpose of reporting claim experience or conducting an audit.
• To an insurance regulatory agency, law enforcement, or other governmental authority to protect our interests in preventing or prosecuting fraud, or to comply with a subpoena.

Securing Your Information

LMC maintains physical, electronic, and procedural safeguards to protect your information from unauthorized access. These safeguards may include encryption of communication and data, firewalls, and access controls.

Please be aware that if you purchase insurance products from us, insurance companies that issue your policies may have additional personal information about you, your employees, and your family members. This notice does not govern their use of that information. Your insurance carrier will issue its own privacy notice.

If your business transactions with LMC include the purchase or prospective purchase of securities regulated products or services, your personal information is also subject to the privacy policies of our broker/dealer, LPL Financial. Information regarding their privacy policy can be found at www.lpl.com.

Breach Notification

If our Information Security Officer becomes aware of an event that causes unauthorized disclosure of personal information prompt notice will be provided to the affected parties and appropriate governmental and regulatory organizations in accordance with governing laws.

Correction or Deletion and Ability to Opt Out

If you believe any information we have been provided is inaccurate you can request we correct that information. You also may request that we delete your personal information.
The Gramm Leach Bliley Act allows you the ability to restrict us from sharing your information, other than for reasons that are expressly permitted by law.

To request that we correct, delete, or restrict sharing your information, please submit a written request describing the information in question and your desired handling instructions to:

   Information Security Officer
   LMC Insurance & Risk Management
   4200 University Avenue, Suite 200
   West Des Moines, IA 50266

**Dispute Resolution**

Any controversy or claim regarding the interpretation or application of our privacy policy, including any actual or alleged breach of the policy, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having competent jurisdiction thereof.

LMC Insurance & Risk Management reserves the right to amend this policy at any time. LMC further reserves the right to sell or transfer your personal information to another entity that may acquire assets of LMC and agrees to be LMC’s successor in interest with regard to the maintenance and protection of the information collected.

Questions regarding the policy should be directed in writing to Information Security Officer, LMC Insurance & Risk Management, 4200 University Avenue, Suite 200, West Des Moines, IA 50266