

PRIVACY POLICY

OUR PRIVACY PLEDGE

Clements & Company (“Clements International”), along with the insurance companies we represent believe that information personal to our clients and prospects should be respected and protected. For this reason, we are committed to protecting your nonpublic personal information and using it only as appropriate or necessary to provide you with the best possible service and products. This Privacy Policy, which describes our information practices and policies in detail, applies to our relationship with you as an individual who inquires about and/or obtains products or services from us for personal, family or household purposes.

INFORMATION WE COLLECT

We may collect personal information about you from a variety of sources. A great deal of the information we collect, such as your name, address, birth date, phone number, passport number, medical and health history, medical treatment, personal property descriptions, and related matters comes from you during the application and/or claim submission process. We may collect information about you to properly underwrite and review your application, and/or to properly investigate, administer, and resolve any claims for benefits, and we may contact you by telephone, fax, mail or e-mail for additional information. We also may collect personal information about you from third parties, such as governmental entities and/or regulators, medical providers and other health-related sources, and possibly from consumer reporting agencies. The information we collect can include such things as information concerning your previous insurance coverage and policies, your employment status, credit card information, your claims and medical history, and on rare occasions, your credit history.

INFORMATION WE DISCLOSE TO THIRD PARTIES

We do not disclose personal information about you to third parties for their own marketing purposes or to contact you about their own products or services. We share personal information about you with third parties (that is, people and companies that are not affiliated with us) only as appropriate or necessary to provide you with our products and services and as otherwise permitted by law. For example, we may disclose your personal information as appropriate or necessary to service your policy and to administer and provide you with benefits in accordance with the terms and provisions thereof; to investigate, administer, and pay or deny or otherwise resolve claims; to comply with state and federal regulatory requests or demands; and to process other transactions that you request.

Persons and other third parties to whom we may make such disclosures may include persons who perform a business function for us, insurance regulators and/or law-enforcement authorities, insurance companies (The represented companies may share information with their affiliates so that they may offer you additional products and services. They do not disclose information to other companies or organizations not affiliated with them for the purpose of using information to sell their products or services to you.), preferred provider organizations, reinsurers, insurance and claim adjusters, insurance premium auditors, attorneys who are retained by us or by them, and persons requesting information pursuant to subpoena or court order.

INFORMATION WE SHARE WITHIN OUR CORPORATE FAMILY

Presently, Clements International has no subsidiary companies that would require the exchange of information.

INFORMATION SECURITY

We restrict access to personal information about you to those employees who need to know that information in order to provide products and administrative services to you. We maintain physical, electronic and procedural safeguards to guard your personal information.

ONGOING ACCESS TO PRIVACY POLICY

We will provide a notice of our privacy policy annually, as long as you have a continuing customer relationship with us. This policy may change from time to time, but you can always review our current policy by visiting our Web site at www.clements.com or request a copy of your information by contacting us at:

Clements International
One Thomas Circle 8th Floor
Washington, DC 20005
1-800-872-0067

For information concerning our online privacy policy and other information about our products and services, please visit our Web site at www.clements.com