

Important Notice of Privacy of Information Practices

This privacy notice is provided on behalf of the student accident business of Ameritas Life Insurance Corp. In addition to Ameritas Life Insurance Corp., Ameritas consists of other affiliated companies, all of which offer their own Notice of Privacy Practices.

our commitment to your privacy

We value your trust. That is why at Ameritas we are committed to protecting the privacy of customer information. This notice explains the way we use and protect personal information. Our goal is to ensure that you and individuals covered under your policy fully understand our policies and practices regarding the collection, use and protection of personal information.

Information we collect

We collect personal information about you and individuals covered under your policy in order to provide products, benefits and services. We limit the collection of personal information to what we reasonably believe is needed to administer your account.

How we gather personal information

Most of the information we collect about you and individuals covered under your policy comes directly from you. This information may come directly from your application or other forms individuals under your policy may complete.

We may also receive additional information about you or individuals covered under your policy from outside sources, such as agents, brokers, administrators, medical providers, government and independent reporting agencies.

How we use and share your personal information

We do not sell or share your information with outside marketers. However, we may share your information outside of Ameritas for the following reasons:

- **Service Providers.** We may share information about you and individuals covered under your policy with service providers. Service providers are unrelated companies who perform business transactions for us. We require service providers to keep your information confidential. We prohibit them from using your information for their own purposes or re-disclosing it to anyone. Disclosure to service providers are part of our business operations. You and individuals covered under your policy may not opt out of these disclosures.
- **Required by law.** Sometimes the law requires us to share customer information, such as to a valid summons, court order, search warrant and subpoena. We must comply with the law and therefore you and individuals covered under your policy may not opt out of these disclosures.
- **Agents and brokers.** We may share your information with your agent or broker so they may provide you with efficient and superior service. Our agents and brokers understand the importance of your privacy and they are required by law to maintain your privacy and safeguard information. We require our agents and brokers to follow our policies in order to keep personal information private and secure. You and individuals covered under your policy may not opt out of these disclosures.

Health or Medical Information

We will not release your medical or health information to anyone unless we are permitted or required by law to do so. When we are not permitted or required by law to disclose your health or medical information, we will not do so without your written authorization.



Examples:

- Permitted by law. The law permits us to exchange information with your health care provider in order to process your claims and facilitate payment.
- Required by law. The law requires us to disclose your information under a valid court order.

Your rights to access and amend your information

You and individuals covered under your policy may request an additional copy of this notice by writing, e-mailing or calling the Ameritas Privacy Office as indicated at the end of this notice.

You and individuals covered under your policy have the right to review information we have about you. This request must be made in writing and must include full name, address and policy or account number. We may charge a reasonable fee to cover our cost.

You and individuals covered under your policy have the right to request that we make corrections to the information we maintain about you if you believe our records are incorrect. All requests must be made in writing.

Safeguarding your personal information

We maintain physical and electronic safeguards for the protection of personal information. We restrict access to customer information to authorized individuals who need it to perform their jobs. Our employees and administrators understand the importance of these safeguards and have been trained in proper handling of personal information.

Former customers' personal information

The policies and practices described in this notice apply equally to current and former customers. When you are no longer a customer, we will maintain your information for a period of time required by law and then it is destroyed. Former customers do not receive an annual privacy notice. The policies and practices described in this notice apply equally to current and former customers.

Our privacy policies

This Privacy Notice summarizes the Official Privacy Policy of Ameritas, which first became effective on January 1, 2006. This notice complies with all applicable laws and regulations. If your state's privacy law requires more restrictive practice than those described in this notice, we will apply the more restrictive practices to your information. We may make changes to our privacy policies from time to time. However, if we make a change that impacts the accuracy of our sharing practices that are explained in this notice, we will provide you with a revised Privacy Notice within 30 days.

More information

Should you have any questions, you may contact us at:

Ameritas Privacy Office
P.O. Box 81889
Lincoln, NE 68501-1889
1-888-284-7844
privacy@ameritas.com

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