

This Notice Tells You How We May Use Your Financial Information

This is a Customer Privacy Notice from KMG America Corporation and pertains to its affiliates: Kanawha Insurance Company and Kanawha HealthCare Solutions, Inc.

This Notice is for your information only. A response is not required.

Your trust is important to us. It is important to us to protect your personal information. This notice tells you about our privacy policy. It also tells you how we treat information that we receive about you.

We may collect the following types of information about you:

- ♦ Information you provide to us on your applications or claim forms;
- ♦ Information you provide to us on any other documents you give us;
- ♦ Information we collect in your business dealings with us (this includes premium or claim payments);
- ♦ Information sent to us by your doctor, hospital or other medical personnel;
- ♦ Information provided by another insurance company;
- ♦ Information provided by your employer;
- ♦ Information provided to us by adult members of your family;
- ♦ Information about your insurability;
- ♦ Information about your income or finances given to us by a Consumer Reporting Agency; and
- ♦ Information you tell us about your hobbies.

We do not give your information to other companies, State or Federal agencies unless it is allowed or required by law. We do not give your information to others unless allowed or required by law. If we are not allowed or required to release your information, we will ask you for an authorization to release your information. We do not sell your personal information. Our privacy policy will not change even if you no longer have a policy or certificate with Kanawha.

We may give out information about you to another company if it:

- ♦ Helps us when reviewing your application;
- ♦ Helps us with our administrative duties;
- ♦ Is used to help print checks;
- ♦ Is used to help draft your premium from your bank account; or
- ♦ Helps us review a claim, application, or other transaction you requested.

Companies assisting us must agree to protect your information and not release the information supplied by Kanawha without our written permission.

We will give out nonpublic personal information if required by law. This includes:

- ♦ Information requested by a court of law;
- ♦ Eligibility information to State Medicaid programs;
- ♦ Information requested by the insurance regulatory authority of your state; and
- ♦ Information requested by police or other law enforcement related to:
 - The detection and prevention of fraud or,
 - Money laundering or terrorism activities.

The information we have about you is private and confidential. Only our employees that need your information to administer or sell our products or services are allowed to see it. We will comply with all legal protections.

The law states we must give this summary to you each year. If you have any questions, you may call us at 877-378-1505. You may also write to us at Kanawha, Attention: Corporate Privacy Official, Post Office Box 610, Lancaster, SC 29721-0610.

Please call the Customer Service telephone number on your identification card to receive another copy of this Financial Privacy Notice or a copy of the Medical Privacy Notice.