

Customer Privacy Notice
The Hartford Financial Services Group, Inc. and Affiliates
(herein called “we, our, and us”)

This Privacy Policy applies to our United States Operations

We value your trust. We are committed to the responsible:

- a) management;
 - b) use; and
 - c) protection;
- of **Personal Information**.

This notice describes how we collect, disclose, and protect **Personal Information**.

We collect **Personal Information** to:

- a) service your **Transactions** with us; and
- b) support our business functions.

We may obtain **Personal Information** from:

- a) **You**;
- b) your **Transactions** with us; and
- c) third parties such as a consumer-reporting agency.

Based on the type of product or service **You** apply for or get from us, **Personal Information** such as:

- a) your name;
- b) your address;
- c) your income;
- d) your payment; or
- e) your credit history;

may be gathered from sources such as applications, **Transactions**, and consumer reports.

To serve **You** and service our business, we may share certain **Personal Information**. We will share **Personal Information**, only as allowed by law, with affiliates such as:

- a) our insurance companies;
- b) our employee agents;
- c) our brokerage firms; and
- d) our administrators.

As allowed by law, we may share **Personal Financial Information** with our affiliates to:

- a) market our products; or
 - b) market our services;
- to **You** without providing **You** with an option to prevent these disclosures.

We may also share **Personal Information**, only as allowed by law, with unaffiliated third parties including:

- a) independent agents;
 - b) brokerage firms;
 - c) insurance companies;
 - d) administrators; and
 - e) service providers;
- who help us serve **You** and service our business.

When allowed by law, we may share certain **Personal Financial Information** with other unaffiliated third parties who assist us by performing services or functions such as:

- a) taking surveys;
- b) marketing our products or services; or
- c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We, and third parties we partner with, may track some of the pages **You** visit through the use of:

- a) cookies;
- b) pixel tagging; or
- c) other technologies;

and currently do not process or comply with any web browser’s “do not track” signal or other similar mechanism that indicates a request to disable online tracking of individual users who visit our websites or use our services.

For more information, our Online Privacy Policy, which governs information we collect on our website and our affiliate websites, is available at <https://www.thehartford.com/online-privacy-policy>.

We will not sell or share your **Personal Financial Information** with anyone for purposes unrelated to our business functions without offering **You** the opportunity to:

- a) “opt-out;” or
 - b) “opt-in;”
- as required by law.

We only disclose **Personal Health Information** with:

- a) your authorization; or
- b) as otherwise allowed or required by law.

Our employees have access to **Personal Information** in the course of doing their jobs, such as:

- a) underwriting policies;
- b) paying claims;
- c) developing new products; or
- d) advising customers of our products and services.

We use manual and electronic security procedures to maintain:

- a) the confidentiality; and
- b) the integrity of;

Personal Information that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal**

Information include:

- a) secured files;
- b) user authentication;
- c) encryption;
- d) firewall technology; and
- e) the use of detection software.

We are responsible for and must:

- a) identify information to be protected;
- b) provide an adequate level of protection for that data; and
- c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our privacy policies and procedures may be subject to discipline, which may include termination of their employment with us.

We will continue to follow our Privacy Policy regarding **Personal Information** even when a business relationship no longer exists between us.

As used in this Privacy Notice:

Application means your request for our product or service.

Personal Financial Information means financial information such as:

- a) credit history;
- b) income;

- c) financial benefits; or
- d) policy or claim information.

Personal Financial Information may include Social Security Numbers, Driver's license numbers, or other government-issued identification numbers, or credit, debit card, or bank account numbers.

Personal Health Information means health information such as:

- a) your medical records; or
- b) information about your illness, disability or injury.

Personal Information means information that identifies **You** personally and is not otherwise available to the public. It includes:

- a) **Personal Financial Information**; and
- b) **Personal Health Information**.

Transaction means your business dealings with us, such as:

- a) your **Application**;
- b) your request for us to pay a claim; and
- c) your request for us to take an action on your account.

You means an individual who has given us **Personal Information** in conjunction with:

- a) asking about;
 - b) applying for; or
 - c) obtaining;
- a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.

If you have any questions or comments about this privacy notice, please feel free to contact us at The Hartford – Consumer Rights and Privacy Compliance Unit, One Hartford Plaza, Mail Drop: HO1-09, Hartford, CT 06155, or at ConsumerPrivacyInquiriesMailbox@thehartford.com.

This Customer Privacy Notice is being provided on behalf of The Hartford Financial Services Group, Inc. and its affiliates (including the following as of February 2024), to the extent required by the Gramm-Leach-Bliley Act and implementing regulations:

1stAGChoice, Inc.; Access CoverageCorp, Inc.; Access CoverageCorp Technologies, Inc.; Business Management Group, Inc.; Cervus Claim Solutions, LLC; First State Insurance Company; FTC Resolution Company LLC; Hart Re Group L.L.C.; Hartford Accident and Indemnity Company; Hartford Administrative Services Company; Hartford (Asia) Limited; Hartford Casualty General Agency, Inc.; Hartford Casualty Insurance Company; Hartford Corporate Underwriters Limited; Hartford Fire General Agency, Inc.; Hartford Fire Insurance Company; Hartford Funds Distributors, LLC; Hartford Funds Management Company, LLC; Hartford Funds Management Group, Inc.; Hartford Holdings, Inc.; Hartford Insurance Company of Illinois; Hartford Insurance Company of the Midwest; Hartford Insurance Company of the Southeast; Hartford Insurance, Ltd.; Hartford Integrated Technologies, Inc.; Hartford Investment Management Company; Hartford Life and Accident Insurance Company; Hartford Lloyd's Corporation; Hartford Lloyd's Insurance Company; Hartford Management, Ltd.; Hartford Management (UK) Limited; Hartford Productivity Services LLC; Hartford of the Southeast General Agency, Inc.; Hartford of Texas General Agency, Inc.; Hartford Residual Market, L.C.C.; Hartford Specialty Insurance Services of Texas, LLC; Hartford STAG Ventures LLC; Hartford Strategic Investments, LLC; Hartford Underwriters General Agency, Inc.; Hartford Underwriters Insurance Company; Hartford Underwriting Agency Limited; Heritage Holdings, Inc.; Heritage Reinsurance Company, Ltd.; HLA LLC; Horizon Management Group, LLC; HRA Brokerage Services, Inc.; Lattice Strategies LLC; Maxum Casualty Insurance Company; Maxum Indemnity Company; Maxum Specialty Services Corporation; Millennium Underwriting Limited; MPC Resolution Company LLC; Navigators Holdings (UK) Limited; Navigators Insurance Company; Navigators Management Company, Inc.; Navigators Specialty Insurance Company; Navigators Underwriting Limited; New England Insurance Company; New England Reinsurance Corporation; New Ocean Insurance Co., Ltd.; NIC Investments (Chile) SpA; Nutmeg Insurance Agency, Inc.; Nutmeg Insurance Company; Pacific Insurance Company, Limited; Property and Casualty Insurance Company of Hartford; Sentinel Insurance Company, Ltd.; The Navigators Group, Inc.; Trumbull Flood Management, L.L.C.; Trumbull Insurance Company; Twin City Fire Insurance Company; Y-Risk, LLC.

2023 Group Benefits Employer Markets Legislative Notice

Employer Version

Note: The purpose of this Notice is to provide an overview of new laws primarily passed in 2023 that may impact existing Employer Market policies and certificates. These laws may apply to the extent that policyholders have applicable provisions in their contracts. Laws related to Association Market only and insurer business practices are not included in this Notice.

DISCLAIMER: The Hartford provides this Notice for informational purposes only. This Notice includes information that may impact policies issued by The Hartford, but does not constitute legal advice. You should continue to consult your own internal legal and HR resources for guidance on the application of the law(s) cited in this Notice.

Policy Provisions

State and Title: Minnesota; Senate Bill 2744

(Minn. Stat. § 61A.031)

Effective Date: January 1, 2024

Summary: Minnesota updated the insurance code to limit suicide exclusions in life insurance policies to suicides occurring within one year from the date of issue of the policy. The limitation applies to policies issued on or after January 1, 2024.

Impact: Policy forms for Life coverage will be updated to reflect the above changes.

State and Title: New Hampshire; Senate Bill 208

(N.H. Rev. Stat. Ann §§ 408:11, 408:13, 408:15)

Effective Date: January 1, 2023

Summary:

The New Hampshire legislature repealed, revised and reissued the general provisions for the life insurance section of the statute providing required provisions for life insurance policies. The changes that impact our policies include payment to an equitably entitled person if there is no living designated beneficiary for life insurance proceeds and revisions to the conversion and portability provisions.

Impact: Policy forms for group Life coverage will be updated to reflect the above changes.

State and Title: Virginia, Administrative Code 14 VAC 5-141 et seq.

Effective Date: January 1, 2023

Summary:

The VA DOI adopted regulations that outlines minimum standards for the types of accident and sickness "excepted benefits" policies that may be filed in Virginia including general policy provisions, prohibitions, limitations and disclosures. Specific impact to our policies includes the disclosure, "This is an excepted benefits policy. It provides coverage only for the limited benefits or services specified in the policy;" restricts waiting periods to 30 days or less and allows no waiting period for accident policies, requires ADD policy losses payable if loss occurs within 180 days from the date of accident, modifies the disability elimination period.

Impact: Policy forms for Disability Income, Accidental Death and Dismemberment. Accident, Critical illness, Hospital Indemnity, Business Travel Accident

Disclosures/Notices:

State and Title: New York: Assembly Bills 10186 and 973, NY Ins Law §3221

Effective Date: 6/23/2023

Summary:

The New York Legislature enacted Assembly Bill 10186 and Assembly Bill 973, which amend section 3221 of the Insurance code to require the following:

...space shall be provided on any enrollment, renewal or initial online portal process setup forms required of an insured or applicant for insurance so that the insured or applicant for insurance shall register or decline registration in the donate life registry for organ, eye and tissue donations . . . **and that the following is stated on the form** in clear and conspicuous type:

"You must fill out the following section: Would you like to be added to the Donate Life Registry? Check box for 'yes' or 'skip this question'." (emphasis added)

Impact: Applications and enrollment forms for Disability income, Hospital Indemnity, Critical Illness, Accident Only, and Accidental Death and Dismemberment.

State and Title: Texas; **28 Tex. Admin. Code §§ 1.208 – 1.210; 1.601**

Effective Date: 9/1/2023

Summary:

The TX DOI (TDI) updated their contact information and is requiring that all insurers update documents or information provided to consumers or the public. This change impacts the Consumer Complaint notice provided with our policy certificates.

Impact: Disability income, Hospital Indemnity, Critical illness, Accident Only, Accidental Death and Dismemberment policies

Guaranty Association Notices:

The purpose of the Life and Health Insurance Guaranty Associations is to provide certain insureds with a limited benefit in the event the insurance company becomes insolvent and can no longer pay claims. Each state provides coverage according to its Life and Health Insurance Guaranty Association laws for certain certificate holders under a group insurance policy. All insurance companies (with limited exceptions) licensed to write life and health insurance or annuities in these states are required, as a condition of doing business in the state, to be members of the Guaranty Association. The Hartford is required by law to provide or make available the Guaranty Association Notice as a means of informing policyholders of the existence and purpose of the Guaranty Association. The following states have made changes to their Guaranty Association coverage limits:

State and Title: MO Notice regarding Revised Guaranty Association Notice

Effective Date: December 1, 2023

Summary:

The Missouri Guaranty Association Notice has been revised, which will require changes to the current notice. The current form should be replaced with the notice language below:

**NOTICE OF PROTECTION PROVIDED BY
MISSOURI LIFE AND HEALTH INSURANCE
GUARANTY ASSOCIATION**

This notice provides a *brief summary* of the Missouri Life and Health Insurance Guaranty Association ("the Association") and the protection it provides for policyholders. This safety net was created under Missouri law, which determines who and what is covered and the amounts of coverage.

The Association was established to provide protection in the unlikely event that your life, annuity, or health insurance company becomes financially unable to meet its obligations and is taken over by its insurance department. If this should happen, the Association will typically arrange to continue coverage

and pay claims, in accordance with Missouri law, with funding from assessments paid by other insurance companies. (For purposes of this notice, the terms "insurance company" and "insurer" include health maintenance organizations (HMOs).)

The basic protections provided by the Association are as follows:

- Life Insurance
\$300,000 in death benefits, but not more than \$100,000 in net cash surrender and net cash withdrawal values
- Health Insurance
\$500,000 for health benefit plans
\$300,000 in disability insurance benefits
\$300,000 in long-term care insurance benefits
\$100,000 in other types of health insurance benefits
- Annuities
\$250,000 in the present value of annuity benefits, including net cash surrender and net cash withdrawal values

The maximum amount of protection for each individual, regardless of the number of policies or contracts, is as follows:

- \$300,000 in aggregate for all types of coverage listed above, with the exception of health benefit plans
- \$500,000 in aggregate for health benefit plans
- \$5,000,000 to one policy owner of multiple nongroup policies of life insurance, whether the policy owner is an individual, firm, corporation, or other person, and whether the persons insured are officers, managers, employees, or other persons

"Health benefit plan" is defined in section 376.718, RSMO.

Note: Certain policies and contracts may not be covered or fully covered. For example, coverage does not extend to any portion(s) of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or a variable annuity contract. There are also various residency requirements and other limitations under Missouri law.

Benefits provided by a long-term care (LTC) rider to a life insurance policy or annuity contract shall be considered the same type of benefits as the basic life insurance policy or annuity contract to which it relates.

To learn more about the above protections, as well as protections relating to group contracts or retirement plans, please visit the Association's website at www.mo-iga.org, or contact:

Missouri Life and Health Insurance
Guaranty Association
630 Bolivar Street, Suite 204
Jefferson City, Missouri 65101
Ph.: 573-634-8455
Fax: 573-634-8488

Missouri Department of Commerce and
Insurance
301 West High Street, Room 530
Jefferson City, Missouri 65101
Ph.: 573-522-6115

Insurance companies and agents are not allowed by Missouri law to use the existence of the Association or its coverage to encourage you to purchase any form of insurance or HMO coverage. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and Missouri law, then Missouri law will control



State and Title: OH Notice regarding Revised Guaranty Association Notice

Effective Date: November 16, 2023

Summary:

The Ohio Guaranty Association Notice has been revised, which will require changes to the current notice. The current form is updated and replaced with the notice language below:

**NOTICE CONCERNING COVERAGE,
LIMITATIONS AND EXCLUSIONS UNDER
THE OHIO LIFE AND HEALTH INSURANCE
GUARANTY ASSOCIATION ACT**

Residents of Ohio who purchase life insurance, annuities or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Ohio Life and Health Insurance Guaranty Association. The purpose of this association is to assure that policyholders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the guaranty association will assess its other member insurance companies for the money to pay the claims of insured persons who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by these insurers through the guaranty association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting companies that are well-managed and financially stable.

APPENDIX I

Pursuant to Ohio law, the Ohio Life and Health Insurance Guaranty Association (OLHIGA) may provide coverage of claims under certain life insurance policies, health insurance policies, including sickness and accident and health insuring corporation agreements, annuity contracts, and supplemental contracts to any of the preceding, if the member insurer or health insuring corporation becomes impaired or insolvent.

OLHIGA may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in Ohio. You should not rely on coverage by OLHIGA in selecting an insurance company or in selecting an insurance policy. Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as a variable contract sold by prospectus. You should check with your insurance company representative to determine if you are only covered in part or not covered at all.

Insurance companies or their agents are required by law to give or send you this notice. However, insurance companies and their agents are prohibited by law from using the existence of the guaranty association to induce you to purchase any kind of insurance policy or health insuring corporation coverage.

Information about the financial condition of insurers can be accessed by visiting the Department's website. For additional information or if you have concerns about a violation of Ohio insurance law or would like to file a complaint, please contact:



Ohio Department of Insurance
50 W. Town Street, Suite 300
Columbus, Ohio 43215
1-800-686-1526
www.insurance.ohio.gov

If you have questions about the obligations of OLHIGA, you may contact:

Ohio Life and Health Insurance Guaranty Association
485 Metro Place South, Suite 270
Dublin, Ohio 43017
614-442-6601
www.olhiga.org

State and Title: KS Notice regarding Revised Guaranty Association Notice, K.S.A 40-3001

Effective Date: November 15, 2023

Summary:

The Kansas Guaranty Association Notice has been revised, which will require changes to the current notice. The current notice is updated and replaced with the notice language below:

**GENERAL PURPOSES AND LIMITATIONS
OF THE KANSAS LIFE AND HEALTH
INSURANCE GUARANTY ASSOCIATION ACT
K.S.A. 40-3001 ET. SEQ.**

DISCLAIMER

THE KANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION MAY NOT PROVIDE COVERAGE FOR ALL OR A PORTION OF THIS POLICY. IF COVERAGE IS PROVIDED, IT MAY BE SUBJECT TO SUBSTANTIAL LIMITATIONS AND EXCLUSIONS, AND IS CONDITIONED UPON RESIDENCY IN THIS STATE. THEREFORE, YOU SHOULD NOT RELY UPON COVERAGE BY THE KANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION IN SELECTING AN INSURANCE COMPANY OR IN SELECTING AN INSURANCE POLICY. INSURANCE COMPANIES AND THEIR AGENTS ARE PROHIBITED BY LAW FROM USING THE EXISTENCE OF THE KANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION IN SELLING YOU ANY FORM OF AN INSURANCE POLICY, OR TO INDUCE YOU TO PURCHASE ANY FORM OF AN INSURANCE POLICY. EITHER THE KANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION OR THE KANSAS INSURANCE DEPARTMENT WILL RESPOND TO ANY QUESTIONS YOU HAVE REGARDING THIS DOCUMENT.



Kansas Life and Health Insurance Guaranty Association
534 South Kansas Avenue, Suite 1410
Topeka, KS 66603

Kansas Insurance Department
1300 SW Arrowhead Road
Topeka, KS 66604

This is a brief summary of the Kansas Life and Health Insurance Guaranty Association ("the Association") and the protection it provides for policyholders. If there is any inconsistency between this notice and Kansas law, then Kansas law will control.

The Association was established to provide protection in the unlikely event that your life, annuity or health insurance company becomes financially unable to meet its obligations and is taken over by its Insurance Department. If this should happen, the Association will typically arrange to continue coverage and pay claims, in accordance with Kansas law, with funding from assessments paid by other insurance companies. This safety net was created under Kansas law, which determines who and what is covered and the amounts of coverage. The basic protections provided by the Association are:

- Life Insurance
 - \$300,000 in death benefits
 - \$100,000 in cash surrender or withdrawal values
- Health Insurance
 - \$500,000 in hospital, medical and surgical insurance benefits
 - \$300,000 in disability insurance benefits
 - \$300,000 in long-term care insurance benefits
 - \$100,000 in other types of health insurance benefits
- Annuities
 - \$250,000 in withdrawal and cash values

The maximum amount of protection for each individual, regardless of the number of policies or contracts, is \$300,000. Special rules may apply with regard to hospital, medical and surgical insurance benefits, as well as certain aggregate limits.

2023 Group Benefits Employer Markets Legislative Notice

Employee Version

Note: The purpose of this Notice is to provide an overview of new laws primarily passed in 2021 that may impact your insurance policy. These laws may apply to the extent that your policy has the applicable provisions in the contract.

DISCLAIMER: The Hartford provides this Notice for informational purposes only. This Notice includes information that may impact policies issued by The Hartford, but does not constitute legal advice. You should continue to consult your employer's legal and HR resources for guidance on the application of the law(s) cited in this Notice.

Policy Provisions

State and Title: Minnesota; Senate Bill 2744

Effective Date: January 1, 2024

Summary:

Minnesota updated the insurance code to limit suicide exclusions in life insurance policies to suicides occurring within one year from the date of issue of the policy. The limitation applies to policies issued on or after January 1, 2024.

State and Title: New Hampshire; Senate Bill 208

Effective Date: January 1, 2023

Summary:

The New Hampshire legislature repealed, revised and reissued the general provisions for the life insurance section of the statute providing required provisions for life insurance policies. The changes that impact our policies include payment to an equitably entitled person if there is no living designated beneficiary for life insurance proceeds and revisions to the conversion and portability provisions.

State and Title: Virginia, Administrative Code 14 VAC 5-141 et seq.

Effective Date: January 1, 2023

Summary:

The VA DOI adopted regulations that outlines minimum standards for the types of accident and sickness "excepted benefits" policies that may be filed in Virginia including general policy provisions, prohibitions, limitations and disclosures potentially impacting Disability Income, Accidental Death and Dismemberment. Accident, Critical illness, Hospital Indemnity and Business Travel Accident forms.

Disclosures/Notices:

State and Title: New York: Assembly Bills 10186 and 973

NY Ins Law §3221

Effective Date: 6/23/2023

Summary:

The New York Legislature enacted assembly bill 10186 and AB 973, which amends section 3221 of the Insurance code to require including a question on application and enrollment forms for Disability Income, Accidental Death and Dismemberment, Critical Illness, Hospital Indemnity and Accident policies asking if the applicant would like to be added to the Donate Life Registry for organ, eye, and tissue donation.

State and Title: TX; 28 Tex. Amin. Code §§ 1.208 – 1.210; 1.601

Effective Date: 7/1/2023, 9/1/2023

Summary:

The TX DOI (TDI) has updated their contact information and is requiring that all insurers update Department contact information on the Consumer Complaint notice provided to policyholders and insureds.



Guaranty Association Notices:

The purpose of the Life and Health Insurance Guaranty Associations is to provide certain insureds with a limited benefit in the event the insurance company becomes insolvent and can no longer pay claims. Each state provides coverage according to its Life and Health Insurance Guaranty Association laws for certain certificate holders under a group insurance policy. All insurance companies (with limited exceptions) licensed to write life and health insurance or annuities in these states are required, as a condition of doing business in the state, to be members of the Guaranty Association. The Hartford is required by law to provide or make available the Guaranty Association Notice as a means of informing policyholders of the existence and purpose of the Guaranty Association. The following states have made changes to their Guaranty Association coverage limits:

State and Title: MO Notice regarding Revised Guaranty Association Notice

Effective Date: December 1, 2023

Summary:

The Missouri Guaranty Association Notice has been revised to show a new mailing address effective 12/1/23.

State and Title: OH Notice regarding Revised Guaranty Association Notice

Effective Date: July 1, 2023

Summary:

The Ohio Guaranty Association Notice has been revised to show a new mailing address effective 7/1/23.

State and Title: KS Notice regarding Revised Guaranty Association Notice, K.S.A § 40-3001

Effective Date: November 15, 2023

Summary:

The Kansas Guaranty Association Notice has been revised with updated addresses for both the Department of Labor and the Guaranty Association, effective 11/15/23.
