



PRIVACY POLICY

OUR PRIVACY PLEDGE

International Medical Group®, Inc. (“IMG®”) believes that information personal to our customers and clients 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, products and opportunities. This Privacy Policy, which describes our information practices and policies in detail, applies to our relationship with you if you are 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, birthdate, phone number, passport number, medical and health history, medical treatment, 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, telefax, mail or e-mail for additional information. We also may collect personal information about you from our affiliates and/or from third parties, such as your independent insurance agent or broker, 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 coverages 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

Unless you expressly direct or provide your consent for us to do so, we will 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 certificate of insurance 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 your independent insurance agent or broker, persons who perform a business function for us, insurance regulators and/or law-enforcement authorities, insurance carriers, 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. Your agent or broker may use your personal information in his or her own files for marketing purposes or to help you with your overall insurance program. We also may disclose personal information about you to companies that perform marketing services on our behalf or to other financial service providers with which we have joint marketing agreements.

INFORMATION WE SHARE WITHIN OUR CORPORATE FAMILY

We are permitted by law to share information about our experiences and transactions with you (such as your payment and claims history and the types of insurance coverages you purchase from us) within our “family of companies,” which presently consists solely of insurance administration and related service providers – insurance companies, managing general underwriters, third party claims administrators, an expatriate and travel assistance company, and a utilization review company. We do sometimes share this information in order to best serve you.

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.

A SPECIAL WORD ABOUT OUR INSURANCE INFORMATION PRACTICES

The information in this section applies to you if you engage or seek to engage in an insurance transaction with us which is primarily for your personal, household or family purposes. This notice is intended to supplement, but not replace, the other information contained in this Privacy Policy. As described more fully above, we may collect personal information about you from sources other than you in connection with your insurance transactions with us. Such information, as well as other personal information subsequently collected by us, may in certain circumstances be disclosed to third parties without your authorization only as described above. You have the right to access the personal information that we collect about you in connection with your insurance transactions with us. You may request to either see, or obtain from us by mail, the personal information about you in our records. If you believe that any of that information is incomplete or otherwise in error, you have the right to request us to correct it or make additions or deletions to any disputed personal information. If you would like a more detailed notice regarding our insurance information practices and your rights relating thereto, or should you have any questions regarding this Privacy Policy, please contact us at the address or phone number given below.

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.imglobal.com or by contacting us at:

International Medical Group, Inc.
2960 North Meridian Street
Indianapolis, IN 46208
1-800-628-4664

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

THE IMG FAMILY

The foregoing Privacy Policy applies to and is provided on behalf of all of the companies in the International Medical Group, Inc. “family of companies.” These companies, including wholly-owned subsidiaries and related or affiliated companies are:

- International Medical Group, Inc.
- Akeso Care Management, Inc.
- International Medical Insurance Company, Inc.
- International Medical Group – Stop Loss, Inc.
- International Medical Administrators, Inc.
- IMG Europe, Ltd.
- iTravelInsured, Inc.