

PRIVACY POLICY

MEDICAL INTERACTIVE COMMUNITY WEBSITES

THIS PRIVACY POLICY IS A PART OF, AND GOVERNED BY, THE TERMS AND CONDITIONS OF USE OF THIS WEBSITE. IN GENERAL, THIS PRIVACY POLICY CONCERNS THE PURPOSE AND USE OF INFORMATION COLLECTED VIA THIS WEBSITE OR PROVIDED TO THIS WEBSITE. IF YOU DO NOT WANT TO AGREE TO, OR DO NOT UNDERSTAND, THIS PRIVACY POLICY, YOU MUST NEITHER BROWSE, NAVIGATE NOR CONTINUE BEYOND, NOR ACCESS THIS WEBSITE BEYOND, THE HOME PAGE. IF THE FIRST WEBPAGE THAT YOU VIEW OR TO WHICH YOU OTHERWISE BROWSE, NAVIGATE OR ACCESS IS NOT THE HOME PAGE, YOU ARE BOUND BY AND TO, AND HAVE MADE YOURSELF BOUND BY AND TO, THIS PRIVACY POLICY. ALSO, IF YOU RUN A SEARCH USING THE SEARCH TOOL ON THE HOME PAGE, YOU GO BEYOND THE HOME PAGE AND HAVE MADE YOURSELF BOUND BY AND TO THIS PRIVACY POLICY.

You may print or save a copy of this Privacy Policy for your records.

LAMMICO and its family of companies, LAMMICO, LAMMICO Insurance Agency, Medical Interactive Community LLC, and LAMMICO RRG, Inc., (“We or Us”) recognize the importance of respecting and striving to maintain the privacy of our applicants, insureds and customers (“you” or “your”). In the course of providing you with a wide array of services designed to fulfill your insurance-related or educational-related needs (or in order for us to provide you with other services available via the website), it is necessary or convenient for us to gather information about you and your practice or business. By utilizing this site, you authorize us to collect, use and disclose information about you, your practice and business and your usage of this website, as outlined herein. This Privacy Policy and related Terms and Conditions of Use do not apply to information collected through means other than this website.

We operate in many different jurisdictions and this policy is an indication of our intent, not a comprehensive statement or promise of any measures taken and legal compliance. This policy may be changed at any time.

What Information We Collect:

The types of information that may be gathered by us in connection with your use of this site includes information relevant to your policy and coverage, including information about your training, credentials, and license status. Such information may include your name, address, Social Security Number, insurance policy number, driver’s license number, employer identity, policy terms and coverage, and other information. We may also collect information regarding your use of educational or informational materials or services, including the courses or materials you have viewed or purchased, as well as financial transaction details. We may also gather or provide information concerning any claims previously instituted against you by patients or licensing bodies.

Some of the information we use for insurance services is covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). To address this, we have entered into a “Business Associate Agreement,” or “BAA” to keep protected health information confidential as required by HIPAA. A copy of the BAA can be obtained through the LAMMICO website. This BAA does not change your insurance coverage.

The information above illustrates, but does not exhaust, the kind of information that may be necessary or convenient for us to collect in order to serve your insurance-related or educational-related needs, or in order for us to provide you with other services available via the website.

How We Collect Information:

Our websites use software tools to monitor website activity. For each visitor to our websites, we may collect or track (in addition to the information mentioned above) non-personal information such as, but not limited to, referring domain name, IP address, and browser type. We may also collect or track other personal information to the extent not in violation of any applicable law. All of this information may be used or disclosed for various purposes (for example, but not limited to, the following: to monitor aggregate activity and trends, to improve site content, to comply with any laws, treaties, rules or regulations and to achieve our other business purposes). We may use and

disclose information to third parties, as outlined in the Sharing of Information section below, except to the extent such use or disclosure clearly violates applicable law.

Protecting Personal Information:

We strive to maintain electronic and procedural safeguards in order to comply with federal and state regulations to guard nonpublic personal information. Although we believe that we have reasonable procedures and technologies in place which strive to protect against unauthorized disclosure of nonpublic personal information, we cannot guarantee that information posted on, collected by or transmitted to, from, through or for this website will remain confidential or private at all times. We offer no assurances whatsoever that our controls and techniques will prevent unauthorized disclosures or breaches in security.

To the extent you provide or access information on our system through the use of a password, we encourage you to keep your password confidential and secure, as we cannot be responsible for acts resulting from the unauthorized use of your password. And, as set forth in the Terms and Conditions of Use for this website, we have other rights, and you have other obligations, about or concerning any of your user id, login, password or other access controls.

Sharing of Information:

From time to time, we may retain third parties to perform various support services for us or provide consulting or other services to us or for our website users including, but not limited to, our web server host, website designer, information technology support technicians, Volume License Purchasers, auditors, insurers, reinsurers, brokers, agents or business consultants or other third parties with whom we may, from time to time, do business. We may disclose information about our website users to these parties in connection with their services or in connection with conducting our business or their business.

Producers (insurance agents or brokers) who market and sell our products may have access to the certificates of insurance and may have access to such other information as we view as necessary or convenient in conducting our business. Entities that do credentialing may also have access to certificates of insurance if you have provided authority to them to do so.

We may disclose personal, private, confidential or other information, with or without prior notice to you, when we believe that disclosure is, or appears likely, required by law or in answering or otherwise responding to any lawful discovery, investigation or subpoena. We may also disclose personal, private, confidential or other information, with or without prior notice to you, in cooperation with local, state and federal law enforcement (whether criminal, civil or otherwise) investigations and in cooperation with local, state and federal regulators, auditors and other governmental agencies or bodies.

We may also disclose your use of, and other information about, educational and informational services for the purpose of reporting it to continuing education, certification, licensing, and other healthcare regulating entities.

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This Privacy Policy was last revised on July 22, 2013 and may be modified or altered at any time. Please check this page periodically for updates.