

## Hillcrest Privacy Policy

### What Information Does HILLCREST AGENCY, INC Collect?

Most of the data HILLCREST AGENCY, INC collects is used only to help HILLCREST AGENCY, INC better serve its customers. It is our general policy to only collect and store personal information that our customers and visitors knowingly and voluntarily provide. If our privacy policies change, we will notify all users by e-mail or a special announcement placed on the Web site.

HILLCREST AGENCY, INC does not collect any personal information from users browsing our Web site. Users to the public areas of the HILLCREST AGENCY, INC Web site browse anonymously. Only aggregate data --such as the number of hits per page or what domain the user came from--are collected. Aggregate data are only used for internal and marketing purposes and do not provide any personally identifying information.

### From HILLCREST AGENCY, INC Customers, Conference Registrants, and Other Customers.

To gain access to customers-only resources and personalization features on the HILLCREST AGENCY, INC Web site, customers and other users may be asked to register and provide some limited information. These data are submitted voluntarily. HILLCREST AGENCY, INC asks users to provide their name, customer number (for customers), organization name, business phone, and e-mail. Similar information may be submitted to HILLCREST AGENCY, INC through customers applications, conference or seminar registration, publication orders, subscriptions, and contest registrations.

### How Does HILLCREST AGENCY, INC Use Data Collected?

HILLCREST AGENCY, INC uses information voluntarily submitted by customers and other customers in the following ways.

### HILLCREST AGENCY, INC Customer Services and Products.

Generally, HILLCREST AGENCY, INC will use data collected to improve our own Web content; to respond to customers' and visitors' interests, needs and preferences; and to develop new products and services.

#### *Disclosures to Third Parties.*

HILLCREST AGENCY, INC does not disclose customer contact information to third parties, and all information collected is for customer use only, except as otherwise required by law

#### *What Privacy Issues Arise With Links To Other Sites?*

This Web site contains links to other web sites. HILLCREST AGENCY, INC has no control over and is not responsible for the privacy policies or content of such sites, and the users of the HILLCREST AGENCY, INC Web Site "click through" at their own risk

#### *What Means Of Redress Are Available?*

If any User suspects HILLCREST AGENCY, INC has handled its personal information in a manner that does not comply with this privacy statement, please contact us by e-mailing to [info@hillcrestinsurance.com](mailto:info@hillcrestinsurance.com) by calling (352) 383-8164

Hillcrest Agency, Inc  
18500 US Hwy 441  
Mount Dora, FL 32757  
Phone: 352-383-8164 Fax:  
352-383-5899

### 1. Statement of Our Duties

We are required by the Health Insurance Portability and Accountability Act of 1996 to maintain the privacy of your personal health information and to provide you with this notice of our privacy practices and legal duties. We are required to abide by the terms of this notice. We reserve the right to change the terms of this notice and to make any new provisions effective to all of the personal health information that we maintain about you. If we revise this notice, we will provide you with a revised notice in the following manner via U.S. Mail

### 2. Statement of Your Rights

You have a right to know how we may use or disclose your personal health information. This notice informs you of those uses and disclosures. There are certain uses and disclosures of your personal health information that we are permitted or required to make by law without your permission. For all other uses and disclosures, we first must obtain your permission. In addition, you have the following rights:

- (a) The right to request that we place additional restrictions on our uses and disclosures of your personal health information (beyond what the law requires), but we are not obligated to agree to any such additional restrictions.
- (b) The right to access, inspect, and copy the protected information pertaining to you that we maintain in our files about you, and the right to have us correct or amend any information that we create in error.
- (c) The right to receive an accounting of the disclosures of your personal health information that we make for purposes other than activities related to your treatment, or our payment functions or other health care operations.
- (d) The right to request that you receive communications of personal health information in a confidential manner.
- (e) The right to obtain a paper copy of this notice from us on request.

### 3. Permissible Uses and Disclosures of Protected Health Information

(a) **Payment Functions.** We may use or disclose your health information without your permission to carry out activities relating to reimbursing you for the provision of health care, obtaining premiums, determining coverage, and providing benefits under the policy of insurance that you are purchasing. For example, payment functions may include (but are not limited to) reviewing health care services with respect to medical necessity, coverage under the policy, appropriateness of care, or justification of charges.

(b) **Health Care Operations.** We also may use or disclose your protected health information without your permission to carry out certain insurance-related activities. These activities include using your protected information for underwriting, premium rating, or other activities relating to the creation, renewal or replacement of another contract of health insurance, and ceding, securing, or placing a contract for reinsurance of risk relating to claims for health care.

(c) **Uses Permitted/Required By Law.** We also may use or disclose your protected health information without your written permission for purposes permitted or required by law.

(d) **Authorized Uses.** All other uses or disclosures of your protected health information will be made only with your written permission, and any permission that you give us may be revoked by you at any time.

### 4. Complaints About Misuse of Health Information

You may complain either directly to us or to the Secretary of Health and Human Services if you believe that your rights with respect to our protection of your health information have been violated. To file a complaint with us, you may [insert statement about how the individual may file a complaint with you, such as "by submitting a complaint in writing that includes as many details (such as names and dates) as possible"]. You will not be retaliated against in any way for filing a complaint.

### 5. Contact Person For Filing Complaint or Obtaining Further Information

Larry Cappleman, Vice President, 352-383-8164