



Easy Insurance, INC. dba Eii Insurance
Your Privacy is Important to Us

At Eii Insurance we are committed to providing you quality products and services, and we thank you for your continued confidence and trust. As a service independent insurance agency, it is necessary that we obtain personal – and sometimes sensitive – information about you. Protecting the confidentiality of that information has always been and will continue to be of utmost concern to Eii Insurance (hereafter referred to as “Eii”). We believe it is important for you to know about the information we collect, to be assured that Eii has standards and procedures in place to protect that information, and to know under what situations we may need to share that information to best provide quality administration of our products and services.

To this end, we are providing this notice of our privacy policy to explain how we may collect information about you, the type of information we may collect, and what information we may disclose about you to our affiliated entities and to non-affiliated entities. We apply the same privacy policy to former clients that we apply to current clients. We may amend our privacy policy from time to time. Finally, if required by law, we may be required to send this notice annually.

The Type of Nonpublic Personal Information We May Collect

Eii collects only the information necessary to provide consistent, quality customer service and to administer the products we represent. We collect nonpublic personal information about covered individuals from the following sources:

- Information we receive from you on applications or other forms – for example, name, age, address, Social Security Number, e-mail address, FID Number, annual income and health history.
- Information about your relationships with us, such as products or services purchased or administered, transaction history, claims history, and premiums/service fees/contributions.
- Information received from hospitals, doctors, laboratories, and other companies about your past and present health conditions. Health information will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted by law.
- Other third-party reports, such as other insurance coverage, claim payments and demographic and/or medical information, if relevant to your product or service.

Categories of Nonpublic Personal Information We Disclose

It is Eii’s policy not to disclose nonpublic personal information about our clients (or former clients), or to others as permitted by law. We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, Social Security/FID Number, names of employees and their beneficiaries, name of your employer, previous insurance coverage, and other health insurance coverage.
- We may disclose all health information we collect; for example, to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.
- Information about your transactions with Eii, or others, such as your policy coverage, benefit limits and claims history.

Categories to Whom We May Disclose Nonpublic Personal Information

Eii takes your privacy very seriously. We limit how, and with whom, we share nonpublic personal information. We may disclose all the personal information we obtain, as permitted by law. We may disclose this information to the following types of entities:

- We may share or exchange nonpublic personal information about you, and the products and services we administer, to financial service providers, such as the carriers and companies we represent, insurance agents, insurance intermediaries, insurance companies, reinsurers, health plan sponsors, Preferred Providers Organizations, Health Maintenance Organizations, Exclusive Provider Options and other insurance companies or networks. Pharmacy Benefit Managers and Connect for Health Colorado the State Exchange.
- Information we receive from third parties such as Credit reports, prior Insurance transaction history, policy coverage, premiums, payment history and claim history, driving records and medical claims if applicable to your insurance needs.
- We may share or exchange nonpublic personal information about you with non-financial providers engaged to perform support services on our behalf, such as account administration, utilization review, medical case management, and fraud protection, as well as to your/our authorized representatives.
- We may disclose nonpublic personal information to third party providers who provide marketing services or support for us or on our behalf, pursuant to a joint marketing agreement that requires the third party to adhere to our privacy policy. Or, to an insurance company, agent or insurance support organization to perform a function in connection with an insurance transaction involving you. Or, to a third party to perform a business, professional, or insurance function for us.
- We also may disclose nonpublic personal information permitted or required by law or regulation, for example, to comply with an inquiry by a government agency or regulator, to comply with one of our contracts with an insurance carrier, network or provider, in response to a subpoena or to prevent fraud.

Confidentiality and Security of Your Nonpublic Personal Information

Eii is committed to preventing unauthorized access to your personal information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to protect your nonpublic personal information. We restrict access to nonpublic personal information about you to those employees and service providers who need to know that information to provide products and services to you. Any service provider with which we contract is restricted to use such information only as necessary to perform the services and functions for which that service provider has been contracted or as necessary to affect, administer, or enforce a transaction under their contract.

Future Notices

Eii may provide our Privacy Policy Notice to our current clients annually, as well as whenever that policy changes. If you no longer have a client relationship with us, we will still treat your information under our Privacy Policy, but we will no longer send notices to you.

Change in Privacy Policy

Eii may modify or supplement our Privacy Policy at any time. If we make material changes, we will post the information as soon as possible.