



COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY
Commercial Travelers Building • 70 Genesee Street
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1-800-422-6200

Privacy Notice

At Commercial Travelers, providing for your security is our highest concern. We have been protecting policyholders since 1883, and that includes protecting the privacy and confidentiality of our customers' personal information. Therefore, we are pleased to publish Commercial Travelers' Privacy Notice, which describes how Commercial Travelers and its subsidiaries* handle the information we receive about you.

Information Collection

- We collect and use information about you in order to provide you with insurance and other services.
- We obtain most of the information from you, primarily from the application you complete when you apply for our products or services. If we need additional information, we may obtain it from third parties such as employers, adult family members, agents, brokers, other insurers, consumer reporting agencies and medical care providers.

Information Protection

- To guard your personal information, we maintain physical, electronic and procedural safeguards that comply with state regulations. We have also directed our corporate Secretary to monitor compliance with the Company's privacy policy.
- All employees are required to protect the confidentiality of our customers' personal information, and they may not access that information unless there is a legitimate reason for doing so, such as responding to a customer request.

Information Disclosure

- We will not sell your personal information
- We will not disclose your personal information except as necessary for conducting business or where permitted by law. For example, we may disclose your personal information to your agent, our employees or our service providers so they can service your business or respond to your questions or requests. We may also disclose your personal information (with the exception of nonpublic health information) to other financial institutions with which we have joint marketing agreements. We require the recipients of such information to protect the information and use it only for the purpose provided.

For More Information

If you have any questions about Commercial Travelers' privacy policy, please contact us through our Web site (www.ctgroupins.com) write to our corporate Secretary

*CT Agency, Inc
Monitor Life Insurance Company of New York

This notice is for your information. No response is required.

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