

Ward Services, Inc. Privacy Policy Notice

Released April 2019, Updated March 2024

At Ward services, Inc., "Ward", we value you as a customer. We also share your concerns about privacy. We provide this notice to explain how we treat Non-Public personal information ("customer information"). This is information that we obtain from you or other sources when we provide you with products and services. We want you to know that: we respect your privacy; and we protect your information.

- We do not sell customer information.
- We do not share your information with: persons; companies; or organizations outside of WARD that would use that information to contact you about their products and services.
- We expect persons or organizations that provide services on our behalf to keep your information confidential. We also expect them to use your information only to provide the services we've asked them to perform.
- We communicate to our employees regarding the need to protect your information. We have established policies and other related controls (these are physical, electronic and procedural) to protect this information.

Below are answers to questions that you might have about privacy. You may be wondering...

What do we do with your information?

WARD does not sell your customer or medical information to anyone. We do not share it with companies or organizations outside of WARD that would use that information to contact you about their own products and services. If this were to change, we would offer you the option to opt out of this type of information sharing. Also, we would obtain your consent before we share medical information for marketing purposes.

Your agent or broker may use your information to help you with your insurance needs. We may also communicate with you about products, features, and options in which you have expressed an interest. Without your consent, we may provide your information to persons or organizations in and out of WARD. This would be done as permitted or required by law. We may do this to:

- Fulfill a transaction you have requested.
- Service your policy.
- Market our products to you.
- Investigate or handle claims.
- Detect or prevent fraud.
- Comply with lawful requests from regulatory and law enforcement authorities.

These persons or organizations may include:

- Our affiliated companies.
- Companies that perform services, including marketing, on our behalf.
- Other insurance companies to perform their role in an insurance transaction involving you.
- Persons requesting information pursuant to a subpoena or court order.
- Your agent or broker.
- An employer, if your premiums are payroll deducted.

What kind of customer information do we have, and where did we get it?

Much of the information that we have about you comes from you. When you perform certain transactions, you may give us information such as your name, address and Social Security number. These transactions include when you submit: an application for insurance; a request for insurance; a request for products and services we offer; or a request for an insurance quote. We may have contacted you by telephone or mail for additional information. We keep information about the types of services you purchase from us and our affiliates. Examples of this include premiums, fund values, and payment history. We may collect information from outside sources such as consumer reporting agencies and health care providers. The information we collect may include the following:

- Motor vehicle reports.
- Credit reports.
- Medical information.

How do we protect your customer information?

We expect any company with whom we share your information to use it only to provide the service we have asked them to perform. Information about you is also available within WARD to those individuals who may need to use it to fulfill and service the needs of our customers. We communicate the need to protect your information to all employees and agents. We especially communicate this need to individuals who have access to it. Plus, we have established physical, electronic, and procedural safeguards to protect your information. Note that if your relationship with us ends, your information will remain protected. This protection will be provided according to our privacy practices outlined in this Important Notice.

How can you find out what information we have about you?

You may request to see, or obtain by mail, the information about you in our records. If you believe that our information is incomplete or inaccurate, you may request that we correct, add to, or delete from the disputed information. In order to fulfill your request, we may make arrangements to copy and disclose your information to you on our behalf. This may be done with an insurance support organization or a consumer reporting agency. You may also request a more complete description of the entities to which we disclose your information, or the conditions that might warrant such disclosures. Please send any of the requests listed above in writing to:

Ward Services, Inc.
Customer Service 4500
Fort Jackson Blvd.
Columbia, SC 29209

The Internet and Your Information Security

Our web site, www.wardservices.com, provides information about us, our services, and the providers that we work with. You may also perform some transactions on the web site. This Privacy Statement applies to users of www.wardservices.com, regardless of whether the user is a Ward Services customer.

WARD does not respond to "do-not-track" (DNT) signals in browsers. Also, WARD does not authorize third parties to collect personally identifiable information about your on-line activities on our Web site.

Who Should Use Our Web Site?

Our Web site is for insurance enrollment services and is not intended for children; we do not market any products or services to children under the age of thirteen or knowingly collect any information from children under the age of thirteen. If we become aware that information is or has been submitted by or collected from a child under the age of thirteen, we will delete this information.

What Security Procedures Do We Use to Guard Against the Loss, Misuse, Alteration, or Theft of Information While That Information Is Being Submitted to Allstate Benefits Over the Internet?

To help ensure the security of your personal and financial information that you submit to this site, (other than via an e-mail message), we use security software to encrypt the information before and during its transmission through the Internet. We only allow information to be submitted for transmission if your browser is compatible with our security software. If your browser is not compatible, you will receive a message indicating your transaction can be completed but at a lower level of security. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, we cannot guarantee its absolute security.

E-mail messages are not secure. Our security software does not encrypt inbound e-mail messages. E-mail messages traveling through the Internet are subject to viewing, alteration, and copying by potentially anyone on the Internet.

You should exercise discretion with respect to the submission of any personal or financial information via e-mail. If you are concerned about the security of your communication, we encourage you to send your correspondence through the postal service or use the telephone to speak directly to us. We are not responsible for the security or confidentiality of communications you send to us through the Internet using e-mail messages.

Online Appointment SMS Terms and Conditions

By enrolling for messaging and notifications with Ward Services, Inc. through our online appointment scheduler, you agree to receive appointment updates and reminders. Message frequency varies. Message and data rates may apply. Reply HELP for help. Reply STOP to cancel. Carriers are not liable for delays or undelivered messages.

Online Appointment SMS Data Privacy Policy

No mobile information collected by booking an appointment online will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent related to online appointments; this information will not be shared with any third parties.

We hope you have found this notice helpful. If you have any questions or would like more information, please don't hesitate to contact your agent or write us at:

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Customer Service 4500
Fort Jackson Blvd.
Columbia, SC 29209