



CUSTOMER PRIVACY NOTICE

This privacy notice is given to you on behalf of **Metropolitan Property and Casualty Insurance Company** and **Hyatt Legal Plans of Florida, Inc.**

Metropolitan Property and Casualty Insurance Company; Hyatt Legal Plans of Florida, Inc.; and each member of the MetLife family of companies (an Affiliate); strongly believe in protecting the confidentiality and security of information we collect about you. This notice refers separately to Metropolitan Property and Casualty Insurance Company and Hyatt Legal Plans of Florida, Inc., as underwriters for the legal services plans administered by Hyatt Legal Plans, Inc. This notice refers to these parties by using the terms "us," "we," or "our." This notice describes our privacy policy and describes how we treat the information we receive ("Information") about you.

Why We Need to Know About You: We need to know about you so that we can provide the insurance, legal plans, and other products and services you've asked for. We may also need information about you in order to administer your business with us, evaluate claims, process transactions and run our business. And we need information from you and others to help us verify identities in order to help prevent money laundering and terrorism.

What we need to know includes: address; social security number; telephone number; and the nature of the legal matter for which you use the legal services plan. We may also need to know your transactions with us; or with others, including our Affiliates, and possibly other information. Our affiliates currently include life insurers, car and home insurers, securities firms, broker-dealers, a bank, and financial advisors.

How We Learn About You: What we know about you we get mostly from you or your employer.

How We Protect What We Know About You: We take steps we consider reasonable to make sure that what we know about you is treated confidentially. For example, our employees are told to take care in handling your information. They may get information about you only when there is a good reason to do so. We also take steps to make our computer databases secure and to safeguard the information we have.

How We Use and Disclose What We Know About You: We may use what we know about you to help us serve you better. We are allowed by law to use the information we have about you, and disclose it to our affiliates and others, for many purposes. For instance, we may use your information, and disclose it to others, in order to:

- Help us evaluate your request for a product or service
- Help us process claims and other transactions
- Confirm or correct what we know about you
- Help us prevent fraud, money laundering, terrorism and other crimes by verifying what we know about you
- Help us comply with the law
- Help us run our business
- Process data for us
- Perform research for us
- Audit our business



When we disclose information to others to perform business services for us, they are required to take appropriate steps to protect this information. And they may use the information only for the purposes of performing those business services. Other reasons we may disclose what we know about you include:

- Doing what a court or government agency requires us to do; for example, complying with a search warrant or subpoena;
- Telling another company what we know about you, if we are or may be selling all or any part of our business or merging with another company;
- Giving information to the government so that it can decide whether you may get benefits that it will have to pay for;
- Telling a group customer about its members' claims or cooperating in a group customer's audit of our service; and
- Giving your information to someone who has a legal interest in your insurance, such as someone who lent you money and holds a lien on your policy.

Generally, we will disclose only the information we consider reasonably necessary to disclose and no more.

We may use what we know about you in order to offer you our other products and services. We may share your information with other companies to help us. Here are our other rules on using your information to market products and services:

- We will not share information about you with any of our affiliates for use in marketing its products to you, unless we first notify you. You will then have an opportunity to tell us not to share your information by "opting out."
- Before we share what we know about you with another financial services company to offer you products or services through a joint marketing arrangement, we will let you "opt-out."
- We will not disclose information to unaffiliated companies for use in selling their products to you, except through such joint marketing arrangements.
- We will not share your health information with any other company, even one of our affiliates, to permit it to market its products and services to you.

You Can See and Correct the Information We Have About You: Generally, we will let you review what we know about you if you ask us in writing. (Because of its legal sensitivity, we will not show you anything that we learned in connection with a claim or lawsuit.) If you tell us that what we know about you is incorrect, we will review it. If we agree with you, we will correct our records. If we do not agree with you, you may tell us in writing, and we will include your statement in any future disclosure information.

You Can Get Other Information from Us: In addition to any other privacy notice we may give you, we must give you a summary of our privacy policy once each year. You may have other rights under the law. If you want to know more about our privacy policy, please contact us at our website, www.legalplans.com. You may also write to us at Hyatt Legal Plans, Inc. 1111 Superior Avenue, Cleveland, Ohio 44114 Attention: Privacy.