



Privacy Policy

1. Introduction.

At Prospective Risk Management (“PRM,” “we,” “us,” or “our”), we recognize that your privacy is important. This Privacy Policy (this “Policy”) covers how personal and protected health information that we receive or collect about you is treated, as part of our underwriting services.

Your Representations and Warranties.

You represent and warrant to us that you are of legal age to form a binding contract, you are entering into this Policy with sound mind and not under duress, and all information you provide to us will be correct, current, and complete.

2. Types of Information We Collect.

As part of the underwriting process, we collect two types of information: Personally Identifiable Information (“PII”) and Protected Health Information (“PHI”).

(a) Personally Identifiable Information. PII is information that lets us know the specifics of who you are. When you engage in certain activities on this Site, including requesting information and filling in forms, sending us feedback, or otherwise entering information on our Site, we may ask that you provide certain information about yourself. PII may include, but is not limited to, your first and last name, email address, mailing address, phone number, company name, or other demographic information.

(b) Protected Health Information: PHI includes all individually identifiable health information, including demographic data, medical histories, test results, insurance information, and other information used to identify a patient or provide healthcare services or healthcare coverage.

3. How We Collect and Use Information.

We do not collect any PII/PHI about you unless you voluntarily provide it to us. However, you may be required to provide certain PII/PHI for the underwriting process to be complete.

We will primarily use your PII/PHI to complete underwriting process.

We may disclose all of the information that we collect about our potential, current and former customers. We may disclose all of the information we collect to: (i) individuals, companies or other entities that market our services; (ii) individuals, companies or other entities that provide products and/or services to Prospective Risk Management; or (iii) individuals, companies or other entities that assist in the administration and servicing of your policies.



We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

4. Release of Information.

We will not sell, trade, or rent your PII/PHI to others except as provided herein or with your advance notice. We may share your PII/PHI within our organization or as you direct.

5. Updating and Correcting Information.

You may also access and correct your PII/PHI by emailing or writing us at:

Prospective Risk Management
200 Galleria Pkwy SE, Suite 1950
Atlanta, GA 30339
Attn: Website Support
Email: Helpdesk@PEOVelocity.com

Please include your name, address, and email address when you contact us.

6. Security of Your PII/PHI.

We maintain physical, electronic, and procedural safeguards to protect the security of personal information from misuse and loss, as well as unauthorized access, modification or disclosure. After it is no longer needed or required for applicable legal or regulatory purposes, we dispose of or de-identify personal information.