

YOUR RIGHTS REGARDING THE RELEASE AND USE OF GENETIC INFORMATION

No insurer may require an applicant for coverage under a policy or plan, or an individual or family member who is covered under a policy or plan, to be the subject of a genetic test, release genetic test information, or to be subjected to questions relating to the medical conditions of persons not being insured under such policy or plan.

The results of any genetic test, including genetic test information, may not be used as the basis to discriminate against an individual or family member in the issuance of, or continued provision of, insurance.

No insurer may obtain genetic information from an applicant or insured person, or from their DNA sample, without first obtaining written informed consent from the applicant, insured person or their representative.

This notice has been provided to you as required by law.

Celtic Insurance Company does not use or seek genetic information.