



Privacy Policy

Thank you for choosing VML Insurance Programs (VMLIP) for your workers' compensation and property/liability coverage needs. We respect your privacy and work hard to protect your personal information. This statement is intended to explain how we collect, use and share the information we obtain about you or your employees in the course of doing business.

Our privacy assurance

- We do not sell your personal or medical information to anyone.
- We do not share your information with non-affiliate companies that would use it to contact you about their own products and services.
- Access to personally identifiable information is limited to those individuals who need access for business purposes, including compliance with the law, providing you with products and services, and handling your claims.
- Our privacy practices continue to apply to your information even if you cease to be a VMLIP member.

Why do we collect personal Information and how do we get it?

We gather personal information from you and outside sources for business purposes. There are varying levels of information required, depending on the reason or your visit to our site. When you register to use our Web site, register yourself or another individual to attend a meeting/workshop, or submit a claim, we collect the minimum amount of personal information possible to complete the transaction you have undertaken.

How do we protect your information?

VMLIP has implemented several security measures to safeguard your personal information. All supplied sensitive information is transmitted via Secure Socket Layer (SSL) technology and then stored in a secure database with access granted only to those authorized with special rights.

After a new registration is completed, a copy of the registrant's information is sent via e-mail to the person acting as the member administrator for your entity. This individual has control over what other elements of our Web site is made available for your perusal.

When a claim is submitted, your private information will be kept on file to allow our members to view historical claim data online. The data is massaged to ensure added levels of protection (i.e. replacing full birth dates with birth years, removing all but the last four digits of social security numbers). By default, the person acting as the member administrator has access to this information. If additional member employees require access to claims histories, they must contact their member administrator.

How we use and share your personal information

VMLIP uses your personal information for business purposes as follows:

- To improve customer service
 - Your information helps us to more effectively respond to your customer service requests and support needs
- To process transactions
 - Web site registration

- The information entered is stored in a secure database and kept on file as your credentials for continued use of our Web site. This information is never shared with any third party.
- Workshop/meeting registration
 - The information collected is delivered to our staff via e-mail. However, no information collected for this purpose is personally identifiable, and the information collected is not stored on our site. This information is never shared with any third party.
- Submit a claim
 - The information collected during the claim entry process is stored in a secure database and delivered to us via a secure electronic transmission every quarter hour. This information is automatically uploaded to our claims management application and is used to effectively process your claim.
- To send periodic e-mails
 - The e-mail address you provide may be used to send you information, respond to inquiries, and/or other requests or questions.

VMLIP may share your information with the following organizations:

- Businesses that conduct actuarial services;
- Insurance companies that play a role in an insurance transaction with VMLIP (i.e. reinsurers);
- Vendors with whom VMLIP has contracted to provide you with comprehensive coverage (i.e. pharmacy benefits, nurse-triage services);
- Government agencies who have compliance mandates (i.e. Virginia Workers' Compensation Commission, Centers for Medicare and Medicaid services);
- Those who request information pursuant to a subpoena or court order; and
- Those who request information pursuant to a Freedom of Information Act request.

Third party links

All third party sites with which we share information have separate and independent privacy policies. VMLIP has no responsibility or liability for the content and activities of these sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

Do we use cookies?

Yes, we use cookies (a cookie is a small piece of computer code that enables Web servers to “identify” visitors) to save your account credentials for future visits and compile data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

Changes to our privacy policy

If we decide to change our privacy policy, we will post those changes on this page.

Contact us

If there are any questions regarding this privacy policy you may contact us at the following address:

VML Insurance Programs
 PO Box 3239
 Glen Allen, Virginia 23058-3239