



Date ___/___/___

NOTICE OF ADVERSE UNDERWRITING DECISION

We wish to thank you for your application for Insurance coverage with our Company. Since your application was denied or issued other than as applied for, upon written request you have the right to know the specific reasons for this action. In addition, you have the right to know specific items of information that support the action, the identity of any institutional source of that information and the right to see copies of certain documents relating to this decision. This right does not extend to information if we have a reasonable suspicion that criminal activity, fraud, material misrepresentation or nondisclosure is involved. At our discretion, medical information will be disclosed either directly to you or to a doctor or medical professional designated by you.

Disclosure of medical records or examination information will be made to the specifically named physician of your choice upon your written authorization to do so. Information pertaining to an investigative report, if applicable, may be obtained from the appropriate Consumer Reporting Agency.

If, after reviewing information about you in our files, you believe that it is incorrect, you may request in writing that we correct, amend or delete any item of personal information.

Within thirty (30) business days of our receipt of your request, you will be notified if we can comply with your request. If we are unable to comply with your request, we will tell you why and allow you to file a statement of your disagreement. This statement will be sent to anyone to whom we have disclosed information in the past two years, and in the future.

If you would like additional information concerning this action or your rights, please submit a written request to the Voluntary WorkPlace Benefits Underwriting Department at the address given within ninety (90) business days from the date above.

Thank you again for your interest in our Company and the opportunity to consider your application for coverage. We hope that the above information has been of assistance to you.

Voluntary WorkPlace Benefits – Underwriting
Provident Life and Accident Insurance Company
1 Fountain Square
Chattanooga, TN 37402