



Discrimination based on being a Victim of Domestic Violence

New York Insurance Law, section 2612, prohibits discrimination by insurers based on status as a victim of domestic violence. An insurer may not:

1. refuse to issue or renew, deny or cancel any insurance policy, based solely on status as a victim of domestic violence;
2. demand or require a greater premium or payment from any person, based solely on status as a victim of domestic violence;
3. designate domestic violence as a preexisting condition, for which coverage will be denied or reduced, based solely on status as a victim of domestic violence; or
4. fix any lower rate or discriminate in the fees or commissions of agents or brokers for writing or renewing any insurance policy, based solely on status as a victim of domestic violence.

The fact that a person is or has been a victim of domestic violence is not a permitted underwriting criterion.

This law and its implementing regulations also contain protections for victims of domestic violence who present to the insurer a valid order of protection or make a reasonable request for confidentiality..

1. The insurer is prohibited for the duration of the order or request from disclosing to the policyholder or insured covered under the policy (i) the address and telephone number of the victim or any child residing with the victim, or (ii) the name, address, e-mail address and telephone number of any person or entity providing covered services to the victim.
2. The insurer must also permit victims of domestic violence to provide an alternative address, e-mail address, telephone number or other method of contact.

National Life Insurance Company and Life Insurance Company of the Southwest have established policies and procedures to safeguard personal information for victims of domestic violence.

If you wish to safeguard your information and provide alternative contact information, please send your written request to:

Email: NLGCompliance@nationallifegroup.com

Mail: National Life Group
Market Conduct and Compliance-M530
1 National Life Drive
Montpelier, VT 05604

Additional information regarding domestic violence may be obtained at:

NYS Domestic and Sexual Violence Hotline: 1-800-942-6906

Spanish language: 1-800-942-6908

In NYC: 1-800-621-HOPE (4673) or dial 311

TTY: 1-866-604-5350

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