

The Disability Specialists

Privacy Statement

The Disability Specialists, LLC (“TDS”) is committed to protecting the confidentiality of any personal information you share with our organization.

Though the nature of our business does require the collection of “nonpublic personal information” (“NPI” - information about you which is not available from public sources), we strive to limit the amount we collect & store which is consistent with what we deem is necessary and reasonable to serve our clients.

Collection of Information

TDS may collect NPI from a variety of sources including, but not limited to:

- Employer (provided) reports & documents detailing compensation, benefits, and other related information.
- Insurance applications, program participation forms, and other insurance carrier required documents.

Disclosure of Information

Any information we collect will not be sold to third parties. However, as permitted by law, we may disclose some or all of the information described with companies or individuals that perform functions necessary to the processing, underwriting, and administering of the insurance products or services requested by the applicant(s).

In addition, we may also disclose some or all of the information described with non-affiliated third parties, such as:

- Individuals or companies that perform services for us or on our behalf.
- Individuals or companies with whom we have joint marketing arrangements.
- Other non-affiliated third parties, as permitted by law.

Safeguarding of Information

TDS have enacted administrative, technical and physical safeguards to protect our client’s nonpublic personal information. These steps, as briefly outlined below, are specifically structured to protect unauthorized access to or use of NPI that could result in substantial harm or inconvenience to our clients

- All computers, whether desktop or laptop, housing NPI employ WinMagic’s SecureDoc “full disk” AES-256 (FIPS 140-2) certified encryption – this encryption software is used extensively throughout the US Government including, most notably, the National Security Agency.
- TDS has implemented TLS (Transport Layer Security) electronic mail encryption intended to protect the transmission of confidential client information. TLS, a globally accepted and widely used cryptographic protocol, provides “best in class” data encryption to secure communication on the internet.
- All TDS client records, both physical & electronic, which house NPI, are identifiable, contained, and appropriately secured.
- TDS will require, to the extent that it is possible, all vendors, with whom we share NPI to provide reasonable assurances that they are employing the necessary and required safe guards to protect an applicants NPI.



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