

Notice: New York Protection Protocols for Victims of Domestic Violence



Universal North America®
Insurance with Values

New York Insurance Law, section 2612, prohibits insurers from discrimination based on being a victim of domestic violence. This law states that no insurer, solely because a person is or has been a victim of domestic violence, may:

- (1) Refuse to issue or renew, deny or cancel any insurance policy;
- (2) Demand or require a greater premium or payment from any person; or
- (3) Designate domestic violence as a preexisting condition, for which coverage will be denied/reduced.

The fact that a person is or has been a victim of domestic violence is not a permitted underwriting criterion. This law also contains protections for victims of domestic violence regarding health insurers who receive a valid order of protection against the policyholder. The insurer is prohibited for the duration of the order from disclosing to the policyholder the address and telephone number of the insured, or of any person or entity providing covered services to the insured. The insurer should also honor a reasonable request by a person covered by an insurance policy to receive communications of claim related information by alternative means or at alternative locations if the person clearly states that disclosure of all or part of the information could endanger the person.

Below are the applicable Protection Protocols Request Procedures for a person who is or has been a victim of domestic violence:

1. Any covered person, or the parent/legal guardian of a covered child, or a legal representative of such covered person or child, may submit in writing a reasonable request that the covered person's/child's address, telephone number, email addresses, other designated personally identifying information, the nature of the health care services provided, and the name, address, and telephone number of providers of the health care services, should not be provided to the policyholder or other insureds covered by the policy.
2. In the written request, the requestor should include an alternative address, telephone number and/or other reasonable method of contact.
3. The request should be made by faxing a copy of the order of protection to Universal North America at 941-378-8835. If you are unable to fax a copy of the order, please email the request to info@MyUniversal.com or mail it to us at Universal North America, 101 Paramount Dr., Sarasota, Florida, 34232 (Attention: Compliance Department).
4. Once a valid request has been received and implemented, a requestor may only revoke the prior request by submitting to us a written sworn statement revoking the request.

Please be advised that the employees at Universal North America have up to three business days to implement the necessary protocol to secure your contact information and other confidential identifying information.

For additional assistance, please contact the New York State Domestic and Sexual Violence Hotline.

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