

# NYL GBS BENEFITS GUIDE WEBSITE TERMS & CONDITIONS

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## **A Word About Security...**

We have implemented generally accepted standards of technology and operational security to protect personally identifiable information collected online from loss, misuse, alteration, or destruction. All information you supply on the site is encrypted during transmission and then stored on a secure server. However, you should be aware that our return e-mail messages to you cannot be encrypted and thus cannot be considered fully secure. Please be assured that we do not include any personal information (i.e. Address, Social Security Number, DOB, etc.) or policy information (i.e. policy values, premium amounts, beneficiaries, etc.) in responses sent to our customers. Any responses that require us to include personal or policy information will be sent via US Mail, or via secure e-mail if you have authorized us to do so.

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NYL GBS employees follow a companywide security policy. Only authorized personnel are allowed access to personally identifiable information collected online and these employees have been trained to safeguard the confidentiality of this information.

NYL GBS aims to provide policy coverage information to the customer in a secure environment that makes you feel comfortable doing business with us. In order to accomplish this we have incorporated the following security measures:

## **Personal Information**

Customers are required to enter the following personal information in order to register for an online account.

- First and Last Name
- Employee ID Number or a portion of Social Security Number
- Date of Birth (DOB)
- Email Address

In addition, customers will be asked to create a Username and Password in order to login.

Your Password should never be shared with anyone and should be changed frequently. By using your Password, you are authorizing NYL GBS to provide you with information on your policy in an electronic format.

## **Encryption Technology**

You will need to have a browser that supports https functionality which provides a secure, encrypted connection between a browser and a server, which protects the layer of communication between the two. This is common with modern browsers such as Google Chrome, Microsoft Edge and Safari.

## **Links to Other Sites**

While visiting the NYL GBS Benefits Guide Web Site, you may leave it and access certain non-NYL GBS web sites. NYL GBS does not review, control or endorse the content of non-NYL GBS Web Sites, and therefore will not be responsible for their content or accuracy. Your access to non-NYL GBS Web Sites is at your sole risk.

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DMCA Designated Agent  
c/o Office of the General Counsel, Head of Technology, IP, and Strategic Sourcing  
51 Madison Avenue  
New York, NY 10010  
By Email: [DMCA\\_Agent@newyorklife.com](mailto:DMCA_Agent@newyorklife.com)

To be effective under U.S. copyright law (17 U.S.C. § 512(c)), the Notification must include:

- A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;
- Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site;
- Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit New York Life to locate the material;
- Information reasonably sufficient to permit New York Life to contact the complaining party, such as an address, telephone number, and, if available, an email address; and
- A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

Please note that the Notification process is valid only with respect to a claim of copyright infringement. Messages related to other matters will not receive a response through this process.

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