

ASSURED LIFE ASSOCIATION

A Fraternal Benefit Society

PRIVACY NOTICE – PERSONAL INFORMATION

Introduction

Privacy is an ever-growing topic of great concern and importance to all of us. As a member of Assured Life Association (hereafter referred to as “Assured Life”), you have placed a great deal of trust in your organization to protect that privacy. We take that trust very seriously in our relationship with you, and vow to protect the personal and financial information that you share with us as confidential.

Information We Collect About You

When you applied for membership in Assured Life you provided us with certain non-public personal information about yourself. This information may include your:

- Name and Address
- Birth Date
- Social Security Number
- Marital Status

You may also have provided us with employment, bank/financial and medical information and authorized us to obtain additional information concerning your health history in order to properly underwrite your certificate. Based upon this authorization, only the minimum amount of information necessary to underwrite your application is collected.

How We Handle Your Personal Information

First and foremost, Assured Life *does not* sell the names and addresses of our members to any vendor of goods or services. We maintain the highest level of confidentiality of your personal and financial information. The employees of Assured Life have been trained as to the importance of the confidentiality of all information that they come into contact with regarding individual files, and only have access to that information to provide service to you. Service may be in the form of underwriting your insurance application or processing transactions that you request or authorize.

Disclosure of Your Personal/Financial Information

Assured Life may make disclosures of your Personal/Financial Information where it is permitted or required by law. Assured Life may from time to time utilize business associates (third party administrators, billing companies, data processing companies, or companies that provide general administrative services) to provide service to Assured Life and ultimately to you as a member. All business associate agreements contain confidentiality clauses with regard to the information that they have access to in order to provide the services required. **No business associate agreement allows the sale of the names and addresses of our members, nor may they disclose or use the information we provide or they collect for any other purpose than to provide the services required under contract.** There are no other affiliated financial institutions or non-affiliated companies or organizations that have access to your non-public personal or financial information, except pursuant to **your specific authorization.**

ASSURED LIFE DOES NOT SHARE OR SELL THE NAMES AND ADDRESSES OF OUR MEMBERS WITHOUT PERMISSION. We may make disclosures to other organizations or governmental agencies as permitted by law, such as in the case of fraud detection or other inquiry by a regulator. We are also permitted to share your information with organizations that perform services for us or on our behalf, such as reinsurance, printing and mailing.

A FULL DISCLOSURE OF HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION, IS CONTAINED IN OUR “NOTICE OF PROTECTED HEALTH INFORMATION PRIVACY PRACTICES.” You should have received a copy of this notice with your certificate. You may request a copy of the notice by contacting us at the address below or by going to our website.

Disclosure of Former Members Information

If you are no longer a member of Assured Life, we will not disclose your information to other organizations other than as permitted or required by law.

Your Rights

You have the following rights regarding your Personal Information:

- You have the right to request a copy of the personal information that we have about you.
- If we receive such a request, we will provide you a copy of your personal information within 30 days, as long as the information is reasonably locatable and retrievable.
- We may charge you a nominal fee to provide you with copies of requested personal information.
- You have the right to correct, amend or delete personal information we may have recorded about you.
- We will respond to your written request to correct, amend or delete personal information about you, within our possession, within 30 business days from the date your request is received.
- You are entitled to request a list of disclosures we have made of your medical records. If we receive such a request from you, we will give you:
 - The name, address and institutional affiliation, if any, of each person receiving your medical information during the prior 3 years
 - The date the person examined or received your medical information
 - A description of the information disclosed, unless it would not be practical to provide such a description

Options Available to You

Because Assured Life does not share your information without your permission, except as permitted or required by law, there is no need to contact us. If you have any questions or concerns contact us at:

**Assured Life Association
PO Box 3169
Englewood, CO 80155**

All privacy notices are available on our website at:

www.assuredlife.org

Click on the “About Your Privacy” link