

## **DEGREE OF HONOR PROTECTIVE ASSOCIATION PRIVACY POLICY**

### **Privacy Notice to Our Current Members and Prospective Members Degree of Honor Protective Association and Affiliates**

Degree of Honor Protective Association (“the Association”) strongly believes in protecting the confidentiality and security of information the Association collects in order to serve you. This notice describes our privacy policy and describes how we treat the information (“Information”) we receive about you.

**Why We Collect and How We Use Information:** We collect and use Information for business purposes with respect to our insurance and other business relationships involving you. These business purposes include evaluating a request for our insurance or other products or services, evaluating benefit claims, administering our products or services, and processing transactions requested by you. We may also use Information to offer you other products or services we provide.

**How We Collect Information:** We get most Information directly from you. The Information that you give us when applying for our products or services generally provide the Information we need. If we need to verify Information or need additional Information, we may obtain Information from third parties such as adult family members, employers, other insurers, consumer reporting agencies, physicians, hospitals and other medical personnel. Information collected may relate to your finances, employment, health, avocations or other personal characteristics as well as transactions with us or with others, including our affiliates.

**How We Protect Information:** We treat Information in a confidential manner. Our employees are required to protect the confidentiality of Information. Employees may access Information only when there is an appropriate reason to do so, such as to administer or offer our products or services. We also maintain physical, electronic and procedural safeguards to protect Information; these safeguards comply with all applicable laws. Employees are required to comply with our established policies.

**Information Disclosure:** We may disclose any Information when we believe it necessary for the conduct of our business, or where disclosure is required by law. For example, Information may be disclosed to others to enable them to provide business services for us, such as helping us to evaluate requests for insurance or benefits, performing general administrative activities for us, and assisting us in processing a transaction requested by you. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies. Information may be disclosed to affiliates as well as to others that are outside of the Association, such as companies that process data for us, companies that provide general administrative services for us, reinsurers, and consumer reporting agencies. Also, the Association may disclose information in its publication, Honor. This information might be part of stories of interest to Association members or might consist of your image appearing in a photograph taken at an Association event. We may make other disclosures of Information as permitted by law.

Information may also be shared with our affiliates so that they may offer you products or services from the Association. We may also provide Information to others outside of the Association, such as independent insurance agencies and agents, advisors and other consultants to assist us in offering our products and services to you. We do not make any other disclosures of Information to other companies who may want to sell their products or services to you.

**Independent Association Representatives:** The independent insurance agents authorized to sell the Association's products are subject to the Association's Privacy Policy. Because they have a unique business relationship with you, they may have additional personal information about you that the Association does not have. They may use this information differently than the Association. Contact your Association agent to learn more about their privacy practices.

**Can I choose not to have my information shared with other organizations?** The Association is providing you with two options:

- Allow the Association to continue its current practices of sharing information. If you choose this option, no action is required of you. This will allow the Association to use information about you in its efforts to provide you with the highest level of service and products.
- Opt-out of sharing information. If you choose this option, the Association will not use or share any information about you. If you decide to choose this opt-out option, please call 1-800-947-5812 or 651-228-7600.

**Further Information:** For additional information regarding our privacy policy, please contact us at 1-800-947-5812 or write to us at Degree of Honor Protective Association, 287 West Lafayette Frontage Road, Suite 200, PO Box 7420, Saint Paul, MN 55107-0420.