



## PRIVACY POLICY

Protecting the privacy of information about our members is a responsibility SPJST takes very seriously. Member information is personal, and it is important that you keep it confidential. SPJST has established policies and procedures to protect the confidential nature of information regarding its members. This notice describes the privacy policy of SPJST and the types of information about members SPJST collects and discloses. It also explains with whom that information may be shared and the manner in which SPJST protects the confidentiality of member information.

### INFORMATION SECURITY

SPJST must adhere to strict standards of security to safeguard the confidentiality of member information. The technology used to protect member information must be frequently reviewed and improved upon as needed.

Information about members must only be accessed by authorized employees, field staff, youth leaders, fraternal leaders and authorized officers of the member's local lodge ("Authorized Party"). Access to member information by an Authorized Party must be strictly limited to the information the Authorized Party requires to provide products, services and benefits to the applicable member. Every Authorized Party must, at all times, respect and guard the confidentiality of member information. Each Authorized Party shall be held accountable to follow these established standards, policies and applicable laws.

### INFORMATION COLLECTED

Information should be collected by SPJST employees and/or sales agents to create and foster relationships in order to provide and service the insurance needs, fraternal activities and youth activities of the member and to provide accurate information concerning the member for publication in the Vestnik. Having accurate information about the member permits SPJST to provide better member service, increase the efficiency of its operations and comply with legal and regulatory requirements.

The information concerning a member collected by SPJST is dependent upon the particular products, services or benefits requested by such member and includes, by way of illustration and not by way of limitation, the following:

- Information provided by members on applications or other forms, such as name, address, social security number, birth date, assets and income
- Information received from consumer reporting agencies (e.g. credit history)
- Information obtained from local lodges and conventions
- Information from other external sources pertaining to their relationship with the member or that verifies representations made to SPJST by the member (e.g. employment history, other insurance coverage, claims history, medical records)
- Information about the member's transaction and experience with SPJST (e.g. products or services purchased, certificate values, account balances, payment history)
- General information (e.g. demographic information).

## SHARING OF INFORMATION

Information concerning a member may be shared with an Authorized Party. However, the information disclosed should be limited as appropriate to the circumstances. For example, the information disclosed should be tailored to:

- Provide the member with improved customer service and account maintenance
- Assist the member in making decisions about the member's products, services and benefits.
- Inform the member of products, services and benefits that may be of interest to such member

Unless a member provides written consent, at no time shall a member's personally identifiable medical information be disclosed except for the determination of insurability or the processing of a claim by authorized SPJST personnel.

## EXTERNAL SHARING OF INFORMATION

As permitted or required by law SPJST may, from time to time, disclose member information to other organizations. For example, SPJST is permitted to share member information to assist in insurance underwriting, process transactions and administer requested or authorized claims. SPJST is also permitted to share member information with organizations that perform services for, or on our behalf of, SPJST (e.g. reinsurance, printing and mailing).

SPJST typically shares with the independent group or groups that select the Fraternalist of the Year, scholarship winners, and similar purposes a member's identifying information (e.g. name, address, telephone number, age and gender) and fraternal relationship information (e.g. local lodge number). In addition, SPJST is required to disclose member information about you in certain instances (e.g. detection of fraud, fulfillment with an inquiry, compliance with a governmental agency or regulatory order).

SPJST personnel and/or agents shall be required to obtain permission from the appropriate departmental supervisor prior to sharing information concerning a member with an external organization.

## INFORMATION CONCERNING FORMER MEMBERS

Except as permitted or required by law, SPJST personnel and/or agents shall not disclose information to other organizations concerning a former member. However, SPJST may continue to internally share information concerning the former member with SPJST field personnel, youth and fraternal leaders and the former member's local lodge.

## QUESTIONS

SPJST personnel and/or agents who are uncertain as to the appropriateness of disclosing member information to an Authorized Party, external organization or otherwise shall inquire of the appropriate departmental supervisor before disclosing such information.

I acknowledge that I have read the foregoing SPJST Privacy Policy and agree to comply with the rules and policies detailed therein.

Date: \_\_\_\_\_

Agents Signature: \_\_\_\_\_

Agent #: \_\_\_\_\_

Agents Printed Name: \_\_\_\_\_