

Access to your records is limited to those employees who are working with your file. Should we be required to disclose information in connection with civil or criminal litigation, we must comply, but such instances are exceedingly rare.

We exchange customer information, to the extent permissible by law, for the purposes of credit reporting, verification and risk management. Should we need to retain another organization to assist us with our operations, we will require that it adhere to the same strict standards of confidentiality as we do.

#### **MEDICAL INFORMATION**

We will not disclose personal medical information about you, except as permitted by law or as you may authorize.

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in the safeguarding of your personal, financial and medical information.

#### **CLOSED OR INACTIVE ACCOUNTS**

Our policy of protecting the security of nonpublic personal information also extends to former insured that no longer have any coverage with us.

#### **AVAILABILITY OF THE PRIVACY POLICY**

This notice is also given to each consumer who purchases a product or service from us and to all consumer customers at least once annually. This notice is not part of your insurance certificate or other agreements.

This notice updates and replaces any previous notices you may have received from us about our privacy policy. We may change this notice at any time and if we do, we will notify you as required by law. For the most current statement about our privacy policy, please refer to our web site at:

[www.prcua.org/privacy.htm](http://www.prcua.org/privacy.htm)

or contact us at:

**Polish Roman Catholic Union  
of America**

**984 N Milwaukee Ave  
Chicago, IL 60642**

**1-800-PRCUofA  
(1-800-772-8632)**

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WE VALUE OUR MEMBERS AND  
APPRECIATE YOUR MEMBERSHIP WITH  
THE POLISH ROMAN CATHOLIC UNION  
OF AMERICA.



# **PRIVACY NOTICE**



**PERSONAL · FINANCIAL · MEDICAL  
INFORMATION**

Protecting your privacy is important to the Polish Roman Catholic Union of America. We want our customers to understand what information we collect and how we use it.

#### **INFORMATION WE COLLECT ABOUT YOU**

You have provided the Polish Roman Catholic Union of America certain nonpublic personal information, such as your name, age, residence, marital status and social security number. If you have applied for life insurance or an annuity, you also provided us with employment and medical information and authorized us to obtain further information concerning your health history, mode of living, avocations and other personal characteristics. Based on this authorization, only the minimum amount of information necessary to underwrite your application has been collected. If you have applied for a mortgage or a student loan, you also have provided us with information about your employment, income and assets.

#### **INFORMATION WE COLLECT THROUGH OUR WEB SITE (WWW.PRCUA.ORG)**

We do track general Web site non-personal information to determine the number of web site visitors; date and time of access; host or server provider information. This information is used to improve web site content, monitor traffic and diagnose server problems and is not disclosed to third parties.

We do not obtain or utilize user-specific information and do not capture personal information unless you willingly provide it to us either directly by e-mail or in those areas of the Web site where you may provide it for informational type requests.

In order to provide better service, the Polish Roman Catholic Union of America may occasionally use a "cookie". A "cookie" is a small text file placed on your hard drive by our Web page server. These cookies do not collect personally identifiable information, and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address. We may use cookies for a number of purposes, such as storing your password so that you do not have to input it every time you visit our Web site. You can set up your Web browser to inform you when cookies are sent or to prevent cookies from being sent. However, disabling cookies may reduce the functionality of certain options available through the Polish Roman Catholic Union of America's Web site.

#### **CONFIDENTIALITY AND SECURITY**

We maintain the highest levels of confidentiality concerning your nonpublic personal information. The employees at the Home Office and our branch offices have been trained in the careful handling and protection of such information. Any oversight of these matters is rigorous and our employees

understand that improper disclosure of nonpublic personal information is a serious matter with severe consequences.

PRCUA works hard to ensure that our systems are secure so that they meet industry standards and comply with Federal and State regulations regarding the safeguarding of nonpublic personal information. Where appropriate, we employ firewalls, encryption technology, user authentication systems (e.g., passwords and personal user ID) and access control mechanisms to control the physical and electronic access to our systems and data. We also institute policies and procedures to maintain the accuracy of customer information.

#### **WHAT INFORMATION WE DISCLOSE**

We are a fraternal benefit society that has always been committed to protecting the privacy of our members. There are no affiliated financial institutions or third party non-affiliates, which have access to your nonpublic personal information, except pursuant to your written authorization. We never sell lists of the names and addresses of our members to any vendor of goods or services.