



## Privacy Policy Statement

### *Privacy of Personal Financial and Medical Information*

Protecting the privacy of your personal financial and medical information has always been and will continue to be a matter of top priority for us. This privacy policy explains how we collect, use, and disclose information we receive through our cybersecurity services and web portal.

**Assigned Responsibility.** Senior management of Polish Falcons of America is responsible to designate a qualified individual to manage data privacy, enforce this policy and evaluate its effectiveness periodically. Any user (agent, employee, third-party affiliate, or subsidiary) of Polish Falcons of America is responsible to review, acknowledge, and comply with this Privacy Policy prior to accessing any sensitive or confidential information.

The PFA National Board of Directors (Board) shall review and adopt this policy on an annual basis. Any changes to this policy shall be approved by the Board before implementation.

When used in this notice, the following terms have the meaning shown.

\* Public Information means information that is lawfully available to the general public from: Federal, State or local government records; widely distributed media; or, disclosures to the general public that are required to be made by Federal, State or local law.

\* Non-Public Information means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them, that is derived from any personally identifiable information that is not publicly available.

\* A Consumer Reporting Agency refers to an entity which regularly provides reports (Consumer Reports) including any information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's business associates, their family members, friends, neighbors, acquaintances, or financial sources.

We obtain information about you from the following sources: the information that you provided to us in an application or other form; information about your transactions with us (such as premium payments, loans, claims, etc.), or others; and any information that we may receive from a Consumer Reporting Agency or medical information received from a doctor or a medical services bureau.

We will not disclose personal or non-public information about you to anyone, except as permitted or required by law or as you may authorize.

We may disclose information to third parties in the following circumstances:

- With your consent
- To comply with legal requirements, such as a court order or subpoena
- To protect our rights and property



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 services to you. We are, and will continue to be, vigilant in the safeguarding of your personal financial and medical information. We will maintain all physical, electronic and procedural safeguards to comply with Federal and State regulations regarding the safeguarding of non-public information.

We store all sensitive information on servers located within the United States of America. We take appropriate security measures to protect against unauthorized access, alteration, disclosure, or destruction of the information we collect and store

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and social security number. Additional identity verification may be required at the discretion of PFA and its staff.

If we make any material changes to this Privacy Policy, we will notify you through our website or through other means. We will enforce this policy internally through the implementation of a Data Disclosure Policy and require all employees to read and sign acknowledgement of that policy prior to having access to your data. We will require all our employees to update their privacy skills each year, and we will evaluate our privacy training program each year to make it better and better.