



*A Fraternal Benefit Society*

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## Russian Brotherhood Organization of the USA

# Privacy Policy

Your privacy is important to us. At the Russian Brotherhood Organization we are committed to protecting your privacy and maintaining your trust. We respect your right to keep your information confidential and to avoid unwanted solicitations. Please read this policy statement to learn how we handle your personal information.

### ***Types of information we collect.***

We collect information about you to help us serve your financial and fraternal needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. This information includes:

- ★ **Application Information.** This information we receive from you on the applications and other forms. It includes your name, address, social security number, date of birth, employment, gender, marital status, citizenship, religious affiliation, prior insurance information, and medical history.
- ★ **Consumer Report Information.** This is information we receive from a consumer reporting agency and is used to confirm or supplement application information. It may include credit report and personal history information.
- ★ **Medical Information.** This is information we receive from your personal physician and hospitals. Information is used to determine the premium applicable to the insurance you have requested.

### ***Parties to whom we disclose-information.***

We may disclose information to non-affiliated third parties only as permitted or required by law. For example, we may disclose information in response to a subpoena or to comply with an inquiry by a government agency or regulator.

The Russian Brotherhood Organization does not have affiliates and we never sell lists of names and addresses of our members, either current or past.

### ***Confidentiality and Security.***

Access to your records is limited to our employees who must use that information to provide insurance, financial and fraternal services to you. Our employees have been trained and instructed to exercise the highest level of confidentiality regarding all personal non-public information which they may be required to handle in performing their job. We maintain rigorous physical and procedural safeguards that comply with federal regulations to guard your personal non-public information.