CATHOLIC ORDER OF FORESTERS/FIELD REPRESENTATIVE INFORMATION PRACTICES

Underwriting (the process of evaluating and classifying risks) helps assure policyholders of reasonable and fair insurance costs. During an insurance application’s underwriting process, personal information from various sources may be considered.

Catholic Order of Foresters (COF) may request and obtain information regarding any proposed insured’s mental and physical health, general character, finances, occupation, other insurance coverage, and hazardous activities. COF may seek this information from physicians, medical practitioners, hospitals, clinics, other medical or medically-related facilities, insurance or reinsurance companies, the MIB, Inc., pharmaceutical records databases, consumer reporting agencies, employers, public records, financial sources, agents, friends, neighbors, and associates. Information may be collected through written correspondence, telephone, or personal contact. Personal information obtained by an insurance support organization may be held and disclosed to others.

In addition, COF field representatives may ask individuals for personal information to help the representative update and improve the individual’s insurance program.

CATHOLIC ORDER OF FORESTERS INFORMATION DISCLOSURES

In accordance with law, COF or, in some cases, COF field representatives may disclose, without authorization, certain information about individuals to other parties. The following describes possible disclosures:

COF may be requested to disclose certain information to persons or organizations performing business, professional, or insurance functions for the Order.

To detect or prevent fraud or misrepresentation in connection with an insurance transaction or to assist with the completion of an insurance transaction, COF may provide information to another insurance institution, agent, insurance support organization, or self-insurer. For example, COF may provide:

- A consumer reporting agency information to help find information necessary to properly evaluate insurance applications or benefit claims.
- Information to another insurance company when an individual applies for coverage or benefits.
- Field representatives with information about individuals’ coverage to assist in better serving insureds’ needs.

COF may provide information when a medical care institution or medical professional requests verification regarding COF insurance coverage. In addition, a required insurance medical exam may reveal a previously unknown medical condition, which COF may report to an individual’s personal physician.

COF business operations are subject to examination and audit by state regulatory authorities and affiliated companies. In connection with such activities, COF may be required to disclose information in its files. Pursuant to law, COF may be required to provide law enforcement or other governmental authorities with information.

To learn more about the risk experience of insureds, insurance industry and other organizations regularly conduct actuarial and research studies. COF may provide information to these organizations. No individual is ever identified and, when no longer needed, all information is returned to COF or destroyed.

The above paragraphs describe disclosures that may or may not be made. Information is disclosed without authorization only to the extent reasonably necessary to accomplish the intended purpose.
INVESTIGATIVE CONSUMER REPORT

Catholic Order of Foresters (COF), its reinsurers, agents, and any insurance support organization acting on its behalf may obtain medical and other information for the purpose of evaluating a proposed insured’s insurance application.

This notice informs insurance applicants that as part of Catholic Order of Foresters Application for Membership and Insurance processing procedure, an Investigative Consumer Report may be prepared from information obtained through interviews with neighbors, friends, and other acquaintances. This inquiry may include character, general reputation, personal characteristics, and lifestyle. The applicant/proposed insured has the right to request, in writing within a reasonable time, that COF provide additional, detailed information regarding this investigation's nature and scope.

If Catholic Order of Foresters does not respond to the applicant/proposed insured’s request within 60 days, please notify COF’s Home Office at 355 Shuman Boulevard, PO Box 3012, Naperville, IL 60566-7012 or by phone 800-552-0145. Please include the agent’s name, receipt number, and date and amount paid.

MB

Data about an individual’s insurance status is treated as confidential. Catholic Order of Foresters, or its reinsurers may provide a brief report of the proposed insured’s personal health information to MIB, Inc. (MIB), a not-for-profit membership organization of life insurance companies which operates as a data exchange on behalf of its members. When applying to another MIB member company for life or health insurance, or to make a benefit claim, MIB, upon request, will supply the member company with data from its files.

MIB will share information from its files with the applicant/proposed insured, upon written request. If the applicant/proposed insured questions the data's accuracy, contact MIB and seek a correction in accordance with procedures set forth in the Federal Fair Credit and Reporting Act. Address the request to the MIB, Inc., Attention: Information Office, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. For more information, phone 866-692-6901. Or visit www.mib.com.

Catholic Order of Foresters or its reinsurer(s) may also release its file data to other life insurance companies to whom the applicant/proposed insured may apply for life or health insurance or submit a benefit claim.

CATHOLIC ORDER OF FORESTERS INFORMATION FILE ACCESS

COF members and proposed insureds have the right to access recorded personal information collected and maintained by COF and/or COF field representatives. Proper identification must be presented before access is permitted. To access personal information, submit a written request to Catholic Order of Foresters, PO Box 3012, Naperville, Illinois 60566-7012. This request must contain the requester’s full name, address, telephone number, policy number, and description of information sought.

Within 30 days following request receipt, the individual will be:

- Informed of the information's nature and substance.
- Permitted to see and copy the information or, if preferred, receive a copy by mail.
- Provided with identity of persons/organizations that have received information from COF within the two years prior to the request (if identities are not on record).
- Given a procedures summary to help in requesting correction, amendment, or deletion of disputed recorded personal information.

If the source is an institution, that identity will also be provided. Individual sources such as friends and neighbors will not be identified. Medical record information will be supplied only to a medical professional the individual designates, who is licensed to provide medical care relevant to the information. A fee may be charged to cover costs incurred in providing a recorded personal information copy.

Individuals have no right to access recorded personal information relating to and collected in connection with or in reasonable anticipation of a claim for policy benefits or civil or criminal proceedings.
### CORRECTING, AMENDING OR DELETING INFORMATION

If after reviewing recorded personal information, an individual believes the information is in error, a request may be submitted to correct, amend, or delete incorrect information.

Within 30 business days following request receipt, COF will correct, amend, or delete questioned information and send notification to that effect. If the request is denied, COF will send the individual a denial statement providing reasons and an explanation of the individual’s right to file a rebuttal statement.

An individual whose request has been fulfilled may request COF provide the changes to any designated:

- Parties who received incorrect information during the prior two years,
- Insurance support organizations whose primary personal information sources are insurance organizations, if the insurance support organization received personal information during the previous seven years and still maintains that information, or
- Insurance support organizations that furnished personal information that has been corrected, amended, or deleted.

If COF refuses to correct, amend, or delete disputed information, individuals may file a statement indicating what they believe to be a correct, relevant, and a fair statement of facts, as well as reasons for disagreement with COF’s refusal to make requested changes. This statement will be available to anyone reviewing disputed information and will accompany any subsequent information disclosure. The statement also will be furnished to persons referred to in the above bulleted list.

Individuals have no right to correct, amend, or delete any recorded personal information relating to and collected in connection with or in reasonable anticipation of a policy benefits claim or criminal proceeding.