



## PRIVACY NOTICE STANDARD



Citizens Security Life Insurance Company ("CSL") and CS Benefits ("CSB") are committed to protecting the privacy of the personal information we receive ("Information") about you. This notice states our privacy practices. Your privacy is our priority.

### **Why We Collect and How We Use Information:**

When you apply for any product or service, you disclose to us a certain amount of Information about yourself. We collect only Information necessary or relevant to our business. We use the Information to evaluate, process and service your request for products and services and to offer you other CSL and CSB products or services.

### **Types of Information We Collect:**

We collect most Information directly from you on applications or from other communications with you during the application process. Types of Information we could collect include, but are not limited to:

- name; address; age
- social security number
- beneficiary information
- other insurance coverage
- health information
- financial information
- occupation
- hobbies
- other personal characteristics

### **We Also May Keep Information About Your Transactions With Us:**

- types of products you buy
- your account balances
- your premium amount
- your payment history

### Additional Information is received from:

- medical personnel and institutions
- Medical Information Bureau (MIB, Inc.)
- other insurance companies
- agents and employers
- public records
- consumer reporting agencies

### **How We Disclose Your Information:**

Your Information as described above may be disclosed as permitted by law to our affiliates and nonaffiliated third parties. These disclosures include, but are not limited to the following purposes:

- To assess eligibility for insurance, benefits or payments
- To process and service your requests for our products and services
- To collect premium, pay benefits and perform other claims administration
- To print and mail communications from us such as policy statements
- For audit or research purposes
- To respond to requests from law enforcement authorities or other government authority as required by law
- To resolve grievances
- To find or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance issue

CSL and CSB also may disclose your Information as permitted by law to our affiliates without prior authorization in order to offer you other CSL and CSB products or services. The law does not allow you to restrict such disclosures.

Except for the above disclosures or as authorized by you with respect to your Information, CSL and CSB does not share Information about our customers or former customers with nonaffiliated third parties. Further, when Information is disclosed to any nonaffiliated third parties as permitted by law, we require that they agree to our privacy standards. Please note that Information we get from a report prepared by an insurance support organization may be retained by that insurance support organization and used for other purposes.

### **Access to and Correction of Your Information:**

You have the right to access and correct your Information that we have on file. Generally, upon your written request, we will make your Information available for your review. Information collected in connection with or in anticipation of a claim or legal proceeding need not be disclosed to you.

If you notify us that your Information should be corrected, amended or deleted, we will review it. We will either make the requested change or explain our refusal to do so. If we do not make the requested change, you may submit a short written statement of dispute, which we will include in any future disclosure of Information. For a more detailed explanation of these rights to access and correction, please send us a written request.

### **Adverse Underwriting Decisions:**

You will be notified in writing of any adverse underwriting decisions, including the specific reason the adverse decision was made.

### **How We Protect Your Information:**

CSL and CSB have developed strong security measures to guard the Information of our customers.

We restrict access to your Information to designated personnel or service providers who administer or offer our products or services, or who may be responsible for maintaining Information security practices.

We maintain physical, electronic and procedural safeguards that comply with applicable laws to protect your Information.

Please keep a copy of this notice with your important papers. Additional copies of this notice are available upon request. Our toll free phone number is 1-800-843-7752.



## PRIVACY NOTICE HIPPA



THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAYBE USED AND DISCLOSED,  
AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

### PLEASE REVIEW THIS NOTICE CAREFULLY

Citizens Security Life Insurance Company (the "Company") is required by law to provide individuals with notice of its legal duties and privacy practices with respect to its use and disclosure of personally identifiable health information ("protected health information") in its possession, and is required to abide by the terms of this Notice.

### USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION

The Company is permitted to use and disclose protected health information to underwrite health risks and to administer and pay claims on health risks it insures.

Otherwise, the Company will not use or disclose protected health information except:

- To the individual to which the protected health information pertains upon the written request of that individual.
- Pursuant to and in compliance with a valid authorization signed by the individual to which the protected health information pertains; provided that the individual may revoke such authorization in writing.
- To the Company's affiliate, Citizens Financial Corporation, pursuant to an agreement requiring Citizens Financial Corporation to abide by the terms of this Notice.
- To create and disclose health information that is not identifiable with any individual.
- When required by the Secretary of Health and Human Services.
- When required in judicial or administrative proceedings or for law enforcement purposes.
- When necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public.

### RIGHTS OF INDIVIDUALS

An individual has the following rights with respect to protected health information pertaining to that individual:

- To request the Company to place additional restrictions on the use and disclosure of protected health information; provided that the Company is not legally required to agree to such additional restrictions.
- To require the Company to send confidential communications of protected health information to him or her by alternative means or at an alternative location if the individual states that the disclosure of all or part of the protected health information could endanger the individual.
- To require the Company to permit the individual to inspect and copy protected health information.
- To require the Company to mend inaccurate or incomplete protected health information created by the Company.
- To require the Company to account to the individual for disclosures of protected health information; provided, the Company is not required to account for disclosures required for treatment payment or health care operation, or which are permitted by this Notice.
- To require the Company to provide a paper copy of this Notice to the individual.

The above rights may be exercised by the individual delivering a written notice to the Company specifying the right or rights which the individual is exercising.

### COMPLAINTS

Individuals may file a written complaint with the Company and the Secretary of Health and Human Services if they believe their privacy rights have been violated. Individuals will not be retaliated against for filing a complaint.

### RIGHTS OF INDIVIDUALS

The Company reserves the right to amend this Notice provided the amended Notice complies with all applicable laws and is delivered to the individuals to which the amended Notice applies.

Individuals requiring further information concerning the Company's privacy policies and this Notice should contact:

ATTN: Policyowners Service Department  
Citizens Security Life Insurance Company  
12910 Shelbyville Road, Suite 300  
Louisville, Kentucky 40243

Phone: 800.843.7752  
502.244.2420  
Fax: 502.244.2439  
Website: [www.citizenssecuritylife.com](http://www.citizenssecuritylife.com)

### EFFECTIVE DATE

CSL PN 03 2012

This Notice is effective April 14, 2003.