

# Privacy Policy

## Cardif Life Insurance Company

Post Office Box 77-0250 • Miami, Florida 33177-0250

Phone: 1-877-522-7343 • Fax: 305-234-1774

### Cardif Life Insurance Company Respects Your Privacy

Protecting the personal information of the individuals we serve is a priority for Cardif Life Insurance Company. We collect, retain and use personal information about individuals only for the purpose of serving their insurance needs and providing service to them.

This notice describes how we handle personal information of the individuals we serve. It is only for your information; no action on your part is needed.

#### What kind of information is collected and disclosed?

The type of information we may collect about you includes:

- Information you provide on applications or other forms, or in your verbal responses to our questions. This may include identifying information such as name, address and telephone number. It also may include answers to health related questions we may ask you.
- Information about your transactions with us including policies purchased and premium payment history.
- Information we receive about you from other sources, such as your employer, doctors, hospitals, pharmacies, health insurance carriers, and other third parties.

You may have the right to access and correct all personal information collected. Upon your request, we will provide you with more detailed information regarding the collection, use and disclosure of personal information, and your rights to access and correct the information. If you want to request more detailed information, contact us.

- We do not sell customer lists or any personal information regarding our customers.
- We do not disclose nonpublic personal information about customers or former customers to third parties, except as required to provide needed services to you and permitted by law.

#### How do we safeguard your privacy?

- We maintain physical, electronic and procedural safeguards to protect your personal information.
- We restrict access to nonpublic personal data to those employees who need to know that information in order to provide products or services to you.
- We communicate to employees, in writing, the importance of protecting confidential information. We may amend our privacy policies at any time.

If you have questions regarding this notice, please contact us at the address or phone number above.