

# MAXCORP PRIVACY POLICY

The following is the privacy policy and practices of Maximum Corporation and its affiliates, including, but not limited to: Insmark Corporation, Central Security Life Insurance Company, and Western American Life Insurance Company, hereafter known as "MaxCorp."

At MaxCorp, your privacy is important to us. We want you to know that:

- We do not sell to anyone the information you have entrusted to us;
- We do not share your personal information with non-affiliated companies who want to market their products or services to you (except at your request or with your consent);
- We do not offer an opportunity for you to prevent or "opt-out of" information sharing since we only share personal information with others as allowed by law; and
- You do not need to contact us to benefit from our privacy protections.

To help you understand how we protect your personal information, this notice describes our current privacy policy and practices. We will advise you of our privacy policy and practices at least once a year, as required by law.

## Our Security Standards

We have high security standards to keep the information we have about you safe. We maintain strict control over access to your information. The only employees who are permitted to access your information are those with a business need to know. Our standards to safeguard this type of information meet or exceed the requirements of federal and state law.

## Information We May Collect and Use

So that we can provide our products and services to you, we must collect personal information. The type of information we collect depends on the products and services you are interested in and whether you are the proposed insured. For example, we may collect information such as your name, address, and telephone number. And we may collect other information such as your health, financial, and employment history. We may also collect information to confirm your identity.

We may gather information about you from sources such as:

- Applications or claim forms, and required medical exams or tests;
- Written, electronic, telephone and other communications from you;
- Medical providers, consumer reporting agencies, and other companies with whom you do business;
- Your transactions with us, such as policy, payment and claim information.

We collect most information at the time of application or claim. However, we may need more information if you request a change to your contract or other service.

In some cases, we may use an insurance support organization or an investigative consumer agency to collect information that we need. They may keep a copy of their report to us. They may also share its contents with others for whom they perform such services. These disclosures are made only as allowed by law and with appropriate authorization from you.

## Confidentiality of Medical Information

You may have a special concern about the privacy of your medical information. We do not sell or rent to anyone your medical information; nor do we disclose it to others for marketing purposes. We only use and share personally identifiable medical information for the following purposes:

- to underwrite insurance;
- to administer your policy or claim; and
- for other purposes as allowed by law, such as in response to legal process.

## Information We May Disclose

We work hard to protect the information we have about you, but sometimes it is necessary for us to share your

information with others. We may share personal information we have about you as allowed by law. For example, we may share personal information with third parties that perform services for us. In addition, your MaxCorp Representative,\* and others assisting your MaxCorp Representative, have access to the information that they need to provide service to you. They may also use this information to advise you of additional insurance products and services offered by the MaxCorp family of companies.

We may work with outside firms to help us develop our marketing approaches. We may share with such firms certain identifying and non-medical transaction information, as described above. We also may share this type of information within the MaxCorp family of companies. This helps us to provide you with better service. This also makes it possible for us to advise you of the full array of insurance products and services we have to offer. We do not offer an opportunity for you to prevent this type of sharing, which is allowed by law.

When we hire other parties to help us conduct our business, we expect them to protect your personal information. Further, we do not authorize them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

We will continue to limit disclosures of your personal information even if your relationship with us ends. This will be done in accordance with our stated privacy policy.

Generally, you have the right to review personal information we have about you. You must request this in writing. We may charge you for copies of records you request. We will not make available information we have collected in connection with or in anticipation of a claim or legal proceeding. If you believe that any of our records are not correct, you may notify us in writing of any corrections you believe should be made. If you have questions about accessing or correcting your information, please direct them to the address provided below.

\*MaxCorp Representatives are individuals authorized to sell for one or more of the MaxCorp family of companies.

Direct inquiries to: Privacy Notice—MaxCorp, PO BOX 833879, Richardson, TX 75083

GLB.2016.02.01.001