

How We Safeguard Privacy

We know that keeping your personal information private is important to you. That's why AAFP Insurance Services, Inc. wants you to know how we protect the information you share with us on this Web site.

We have built our business on a foundation of integrity, honesty, and trust. These values are reflected in our longstanding commitment to protect your privacy.

Our Privacy Pledge

To meet our customers' insurance needs, AAFP Insurance Services, Inc. gathers and maintains many types of information. To preserve your privacy, we pledge to...

- Collect only the information we need to help us deliver superior products and services;
- Protect against unauthorized access to your information, including through the Internet;
- Refuse to disclose your health information to third parties for marketing purposes;
- Refuse to sell your information to outside mailing list companies or telemarketers;
- Require companies that help us service you protect your information in accordance with strict privacy standards; and
- Maintain up-to-date privacy notices.

Types of Information We May Collect

In the normal course of business we may collect:

- Information provided on applications and other forms (including name, address, income and other household information);
- Data about transactions (such as the types of products purchased and account status);
- Information from outside sources such as public records;
- Information gathered from our Web sites, such as through online forms, site visit data and online information collection devices ("cookies");
- Information collected from consumer credit reporting agencies; and
- Health information collected with permission when a person applies for insurance.

Safeguarding Information

We have implemented generally accepted standards of technology and operational security to protect personally identifiable information collected online from loss, misuse, alteration, or destruction. All information you supply on the site is encrypted during transmission and then stored on a secure server. AAFP Insurance Services, Inc. maintains physical, electronic, and procedural safeguards that meet state and federal regulations.

AAFP Insurance Services, Inc. employees follow a company wide security policy. Only authorized personnel are allowed access to personally identifiable information collected online and these employees have been trained to safeguard the confidentiality of this information.

How We Use Information

We may share the information we collect about a person as allowed by law, including for normal business administration and related business services. The information may be shared:

Within AAFP Insurance Services, Inc.; and

With non-affiliates, such as banks or service providers that help us process transactions or service accounts. AAFP Insurance Services, Inc. may use service providers such as billing, printing and mail service companies.

We may disclose the information we collect when required by law, such as to:

Respond to a subpoena;

Prevent fraud;

Comply with legal requirements; or

Respond to a government inquiry.

We will *never* share health information with third parties for marketing purposes.

We will follow the privacy law of the state where the person resides if that law is different than the policy described in this notice.

Keeping Up-To-Date With Our Privacy Policy

This notice is in effect as of December 23, 2011. We reserve the right to change our privacy policy. At AAFP Insurance Services, Inc., we strive to provide you with the most comprehensive source of life insurance and financial products information on the Web. When we ask for personal information of any kind, or give you the opportunity to supply such information, it is solely to improve our ability to meet your needs and respond to your requests. We will continue to do whatever we can to protect your privacy at our site.