

**\*REVISED FEBRUARY 2017**

**MEMBER PRIVACY NOTICE FOR INFORMATION ONLY  
NO ACTION REQUIRED**

We respect your right to privacy, and maintain the confidentiality of any nonpublic personal information that we obtain. We treat all your personal information in a confidential manner.

We are required to inform you that you have the right to prevent us from sharing nonpublic personal information about you with a nonaffiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a nonaffiliated third party for a purpose that is not specifically authorized by law is called your right to “opt out” of such information sharing.

We are committed to providing you the best service while earning your trust and protecting the privacy of your information. We understand and respect the fact that you may wish to keep your personal information confidential.

**Collection of your information**

We do not collect nonpublic personal financial information about you.

Information from applications: This is information you give us on applications and other forms, by phone or online (if applicable). This information may include your name, address, telephone number, driver’s license number, Social Security number, date of birth, gender, marital status.

**Information maintenance and disclosure**

We do not send information about you to third parties without your consent. However, any time disclosure is necessary for the conduct of our business or required by law, we may send some or all of the information to third parties without your consent. For example, we may give information to:

State insurance departments, for their regulation of our business; other government authorities; your representative; organizations that perform underwriting or claim investigations; insurance support agencies and law enforcement agencies; any other third party, as permitted or required by law.

We may also disclose information about you for audit purposes.

**\*(NEW) We may share your information with non-affiliated third parties only for marketing products or services that we determine to be beneficial to our members.**

Our affiliates include, CPA firms, a bank, Actuaries, and may also include non-financial companies. The type of information that may be disclosed may include your name, address, certificate number, benefit amount, payment history and similar data.

Special notice regarding consumer reports

**We do not give consumer reporting agencies any information about you.**

Any consumer reporting agency that gathers information about you may share this information with others who are authorized to use consumer reports by the Federal Fair Credit Reporting Act or by applicable state credit reporting acts. You may obtain a copy of your consumer report by contacting the consumer reporting agency directly.

**OPT OUT:** How to tell us not to share this information with our affiliated companies:

If you prefer that we not share this information with our affiliated companies, you may direct us not to share this information by doing the following:

- call us at (504) -821-4225
- contact us in writing at 1825 Orleans Ave New Orleans LA 70116
- **\*(NEW) [www.kofpc.org/optout](http://www.kofpc.org/optout)**

**How we protect information**

We require all our employees to protect the confidentiality of your information. Employees may access information only when appropriate—for example, to administer a service. To further protect your privacy, we also maintain physical, electronic and procedural safeguards within the company that comply with all applicable laws.

**Dispute resolution**

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, with our National Advocate and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

**Our policy is a pledge – we pledge to protect your information!**

We pledge to you, our valued member, that the information you have provided us to obtain appropriate insurance coverage will be used for just that purpose and that purpose only. We will not share such information with nonaffiliated third parties.