
SchoolsFirst Insurance Services, LLC Privacy Policy

July 2018

SchoolsFirst Insurance Services, LLC
is an affiliate of

SCHOOLSFIRST 

Insurance products offered through SchoolsFirst Insurance Services, LLC., a subsidiary of SchoolsFirst Federal Credit Union. California Insurance License #019344. Insurance products are not NCUSIF insured and are not obligations of or guaranteed by the Credit Union. Insurance products may not be available in all states.

SchoolsFirst Insurance Services, LLC

Privacy Policy

SchoolsFirst Insurance Services, LLC understands that your privacy is important to you. This Privacy Policy applies to all of the services we offer, explains how we collect and disclose your personal information, and provides information on how to exercise your right to access and correct that information. We provide our prospective and former customers the same protections as existing customers with respect to the use of personal information. We are required to provide this Privacy Policy to you on an annual basis.

Personal Information We Collect

We collect personal information directly from you and from other sources so that we may provide the products and services you have requested, to service your policy, and to determine your eligibility for other products and services. We may collect personal information about you from the following sources:

- Information we receive from you on applications, or other forms, such as your name, address, Social Security number, assets, income and information pertinent to types of policies to be sold;
- Information about your transactions with us, such as your policy coverage, premiums, payment history and claims history;
- Information we receive from third parties, including the insurance carriers we work with, and persons providing services in connection with your transactions; and
- Information collected from our Internet websites and interactions with our online advertisements.

How We Protect Your Personal Information

We restrict access to your personal information to those employees and service providers who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable law to guard your personal information. We do not disclose any personal information about you, as our customer or former customer, except as described in this Privacy Policy.

Information We Disclose

We may disclose the personal information we collect about you, as described above, to conduct our business and as permitted or required by law. This may include sharing with the following types of third parties for the reasons described:

- To a third party to perform a business, professional, or insurance function for us.

- To insurance institutions, agents, or insurance support firms to detect or prevent fraud, criminal activity, or misrepresentation in connection with an insurance transaction.
- To medical care institutions or professionals in order to verify coverage or benefits or to inform you of a medical problem of which you may not be aware.
- To an insurance regulatory authority, or law enforcement or other governmental authority to prevent or prosecute fraud, or if we believe that you have conducted illegal activities.
- To persons conducting actuarial or research studies.
- To a group policyholder to report claims experience or conduct an audit of our operations or services.
- To affiliates, as permitted by law.

Information We Share With Affiliates

The SchoolsFirst family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services. Currently, our only affiliate is SchoolsFirst Federal Credit Union. Unless you tell us not to, we may share information about our experiences and transactions with you (such as type of insurance) and identifying information about you (such as your name and address) as well as other information described below with our affiliates. We will share this information with our affiliates for the purpose of offering to you or considering you for products, services, or opportunities made available by our affiliates. This other information includes the following:

- Information relating to your potential eligibility for Membership with SchoolsFirst Federal Credit Union.

Your Right to Opt-Out

If you prefer that we not share personal information about you with our affiliates, you may direct us not to share (opt out) by telephone at **800-462-8328, ext. 4309**. We will process your request as soon as we reasonably can. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy. If you have already directed us not to share, you do not need to opt out again. We may continue to share information about you with our affiliates as required or permitted by law. If you have an existing relationship with SchoolsFirst Federal Credit Union, our affiliate may still continue to contact you with offers of its own products and services.

Your Right to Access and Correct Personal Information

You have the right to request access to the personal information we have about you in our records, except for certain documents related to claims and lawsuits. To request access, please submit a written request to: 2115 N. Broadway, Santa Ana, CA 92706. Your request should include your full name, address, telephone number, policy number, and whether you would like to access the personal information in person or would like a copy of the information sent to you by mail. You may have to pay a reasonable charge to cover the cost of the copies. You have the right to change or delete information we have about you that is not correct. To dispute the accuracy of the information we have about you, please submit a written request to correct your information in our records to: 2115 N. Broadway, Santa Ana, CA 92706. Your request should include your full name, address, telephone number, policy number, and the specific information in the dispute or record that contains the disputed information. If after reviewing your file you believe that your information is incomplete or inaccurate, you may request that we may make changes. If you request corrections, additions or deletions, we will, within 30 days of receiving your request, either make the changes that you request or notify you why we will not do so. If you are not satisfied with the evaluation, you have the right to place a concise statement in the file explaining why you believe the information is incorrect. We will also send a copy of your statement to the parties, if any, to whom we have previously disclosed the information and include it in any future disclosures.

Changes to our Privacy Policy

We may change our privacy practices in the future. If we make changes, we will provide you with a revised Privacy Policy. If we want to share your personal information for a purpose not already permitted by law, we will give you a choice before we disclose your information.

How to Contact Us

If you have any questions or concerns pertaining to the privacy or security of your personal information, you can contact us at:

SchoolsFirst Insurance Services, LLC
2115 N. Broadway
Santa Ana, CA 92706

Phone: 800.462.8328, ext. 4309

Fax: 714.258.4355

E-mail: insurance@schoolsfirstfcu.org