Privacy notice

This privacy notice applies to The Independent Order of Foresters (Foresters Financial™).

This notice is to help you understand how we handle your non-public personal information with your consent, or as required or permitted by law. To learn more, visit our website at foresters.com/privacy.

Information we collect

We may collect your personal information from multiple sources including:

Directly from you, such as:
- Applications and other forms, for example when you apply for insurance or file a claim
- Information from our telephone conversations with you, and information you provide us online. This may include your name, address, social security number, financial and health information, and voiceprint biometric data

Indirectly from you, such as:
- Through your transactions with us, our affiliates, or others. This may include information about your premiums, payment methods, or payment history
- From your use of our products and services including products and services provided through third parties. For example, your use of our member benefits
- When you interact with our websites, applications, or social media sites. This may include information about your device, IP address, your web browser and the pages you accessed

From third parties and other sources, such as:
- From your insurance agent or broker to service your insurance product
- Information we receive from health care providers, clinics, the Medical Information Bureau and others who have records about your health
- Other sources may include consumer reporting agencies or insurance-support organizations, who may keep and disclose information as allowed by law

Why we collect your information

Collecting your information helps us to:
- Offer, assess your initial and continued eligibility for, and to administer and deliver, products and services
- Market and improve our products and services
- Adjudicate claims, process payments and respond to your inquiries or complaints
- Identify, detect or prevent fraud or security breaches, including verifying your identity
- Communicate about membership, hold community events and activities, and operate our branch system
- Support and optimize users’ experience on our websites and applications
- Conduct market comparisons, research, support business analysis and operations
- Fulfill our legal and regulatory obligations
How we share your information

The law allows us to share certain information we collect. It also gives you the right to limit some, but not all, sharing. We do not share information about our customers or former customers with anyone, except as set out in this notice or in a prior authorization.

We may share your information as follows:

- With employees, agents, agencies and affiliates to provide or service your products or services
- With affiliates and non-affiliates who help us with our everyday business or who perform services on our behalf
- With others that perform marketing services on our behalf or for joint marketing with other financial institutions
- In response to court orders, requests made by law enforcement and regulatory authorities, and as otherwise required or permitted by law
- To support the purposes for which we collect your information as described in this notice

We do not sell your personal information.

Confidentiality and security

We have administrative, physical and technical safeguards to protect your information. We train our employees on how to properly handle your information. When we share, we require non-affiliates to keep your information confidential.

Your rights

You may have the right to correct, amend or delete the personal information we have about you. You may do so by contacting us by email or in writing. You may also review your information in person at our Head Office. We may charge a reasonable fee to cover the costs incurred to provide you with copies of any requested information. To exercise any of these rights, contact us at the email or mailing address below. If we agree to your request, we may correct, amend, delete or anonymize your personal information, as applicable, and notify affected parties as required by law. If we do not agree to your request, we will let you know. We may maintain a record of your request in our files. You may also request a list of disclosures we have made of your medical records and other personal information, with certain exceptions.

For Vermont residents. We will not share information about your creditworthiness with our affiliates, except as allowed by law or with your consent.

Contacting us

If you have questions about this privacy notice, you may contact us.

By mail:
Foresters Financial
Attn: Chief Privacy Officer
P.O. Box 179
Buffalo, NY 14201

By email:
privacy@foresters.com

Effective: May 1, 2023