

Privacy Policy

Last Modified: January 1, 2022

Standard Security Life Insurance Company of New York (SSL) and affiliates respect your privacy and is committed to protecting your personal information from unauthorized access and use through our compliance with this policy.

This policy describes the personal information that we may collect from you, or that you may provide on this website, and how that information may be used or disclosed by SSL.

This policy does not apply to information we collect through any other means, or to information collected on any other company, its affiliate or third-party site or by any third-party application that may be linked to or be accessible from the website.

Please read the following carefully to understand our policies and practices regarding your personal information and how we will treat it. By using or accessing our website, you agree to this privacy policy. This policy may change from time to time and your continued use of the website is deemed to be acceptance of such changes, so please check the policy periodically for updates.

Information Collected

We collect personal information (for example, name, address, email address) on our websites when you voluntarily provide it to us or when you navigate through the sites, including usage details, IP addresses, cookies and web beacons. Only your domain is recognized when you visit our websites; your individual e-mail address is not. We may collect personal information from third parties such as our business partners. We do not sell or rent information about our customers to others.

Sources of Your Information

We collect information from the following sources:

- Information we collect through our websites, which includes, but is not limited to, usage details, IPA addresses, cookies, web beacons and web bugs.
- Information that you provide on quote requests or applications or other forms which may require some or all of the following: your name, address, email address, telephone number and Social Security number.
- Information from your transactions with us, our affiliated companies or our business partners. This includes products and services you have purchased from us or information about your payment history or claims.
- Information we receive from your insurance broker. This may include updated information about your policy or account.
- Information we receive from third parties, such as non-SSL owned business partners.

Sharing Information

In order to conduct our business and offer you the products and services that you may want, we may share your information as allowed or required by law. We may share your information with our affiliates or third parties outside of SSL to service, market or underwrite our products and services to you. We may share your information with insurance agents and brokers who sell our products and services. We may

also share your information with companies that we have formal agreements with to sell our products and services.

Working with these businesses allows us to provide you with a broader selection of insurance and investment products and services from our companies. These businesses sign a contract with us to keep your information private and secure and to use it only for the services we request. If any sharing of your information would require us to give you the option to opt-out of or opt-in to the information sharing, we will provide you with this option.

Medical Information

We obtain or share medical information only in connection with specific products and services. This may include underwriting a health insurance policy, processing a claim or any other use that we disclose to you before the information is collected.

About Independent Insurance Agents and Brokers

The independent insurance agents and brokers who sell our products and services are not our employees and are not subject to our privacy policy. Contact your agent or broker to learn more about their privacy practices.

Keeping Your Personal Information Safe

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Any payment transactions will be encrypted.

Where we have given you (or where you have chosen) a password for access to certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. Please note that the information you share in public areas of the website, such as comments, may be viewed by any user of the website.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our website. Any transmission of personal information is at your own risk.

Browsers & Security

In some instances we use Secure Socket Layer (SSL) encryption technology, which protects information as it crosses the Internet. You can tell if you are visiting a secure area by looking at the padlock symbol at the bottom of your browser screen. If it is "locked," you have a secure session.

Links to Other Sites

This website may contain links to other websites for informational or resource purposes. These other websites are not under SSL's direct control, and they may collect information about you that SSL does not. We are not responsible for the privacy practices or the content of linked websites.

Accuracy of Your Information

If you need to update your information or if the information we have about you is inaccurate or incomplete, please contact us at: SSLcompliance@sslicny.com

Include your name, address, telephone number and policy number we have on file.

You can also request a copy of the information that we have about you in our files to make sure it is

correct. You must make your request in writing and send it to the address shown on your policy or contract or to the address shown above. Within 30 business days of receiving your request, we will send you the information. If required by federal or state statute or regulation, we will advise you of any person or group to whom we have given information about you.

Opting Out of Marketing

We may communicate promotions and special offers to you from time to time via email. If you would like to opt out of receiving promotional and special offer emails, notify us at: SSLcompliance@sslicny.com

Please allow sufficient time for your request to be processed. It may take up to 10 days to process an email opt-out request, and 4-6 weeks for other requests.

Information Sharing

If you only browse our website and do not supply any information, you will not receive unsolicited email, telephone calls or other marketing materials from SSL as a result of your visit.

We may disclose personal information that you provide via this website to the following third parties:

- Our subsidiaries and affiliates.
- Contractors and service providers we use to support our business.
- In the event of merger, acquisition, or any form of sale of some or all of SSL's assets, in which case personal information held by SSL about its customers will be among the assets transferred to the buyer.

We may also disclose your personal information to third parties to:

- Comply with any court order or other legal obligation.
- Enforce or apply our Terms of Use.
- Protect the rights, property, or safety of SSL, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

Usage Details and IP Addresses

As you navigate through the website, we may also collect details of your visits to our website, including, but not limited to, traffic data, location data, logs and other communication data, whether this is required for our own billing purposes or otherwise and the resources that you access, as well as information about your computer and internet connection, including your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' equipment, browsing actions and patterns, and does not identify any individual.

Cookies

Our websites send cookies to your computer. A cookie is a small file stored on the hard drive of your computer. We use cookies to improve our websites, customize your user experience, speed up searches, and recognize when you return to an SSL website. Our cookies do not read data from your computer's hard drive or other websites' cookies. You may refuse to accept cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our websites.

Web Beacons

Pages of the websites may contain electronic images known as web beacons (also referred to as single-pixel gifs) that permit the Company to count users who have visited those pages and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity). Web beacons are not used to access your personal information on the website and are only used to compile aggregated statistics concerning use of the website.

Third-Party Advertiser Use of Cookies and Web Beacons

Some advertisements on the website are served by third-party advertising companies. Please note that our advertisers may also use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about our users. We do not have control over third-party advertisers' cookies or how they may be used. If you have any questions about an advertisement, you should contact the responsible advertiser directly.

We do not collect personally identifiable information automatically, but we may tie any information collected through cookies to information you may have previously submitted.

User Contributions

You are responsible for any content, including personal information, that you contribute to be published or displayed (hereinafter, "posted") on the websites, or transmit to other users of the websites (collectively, "User Contributions"). Your User Contributions are posted on and transmitted to other users of the websites at your own risk. Although we may limit access to certain pages and you may set certain privacy settings for such information by logging into your account profile, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the websites with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons. We are not responsible for circumvention of any privacy settings or security measures contained on the websites. You understand and acknowledge that, even after removal, copies of your User Contributions may remain viewable in cached and archived pages, or might have been copied or stored by other website users. Proper access and use of information provided on the websites, including User Contributions, is governed by our Terms of Use and known or suspected violations should be reported to: Vice President/Legal, Standard Security Life Insurance Company of New York, 485 Madison Avenue, 14th Floor, New York, New York 10022 or email charles.denaro@rsl.com.

Protecting Children

Our websites are not directed toward children under the age of 13. We do not knowingly collect or use personal information from children under 13. If you are a parent or legal guardian and have reason to believe that any of your children has provided us with personal information without your consent, please contact us and we will take steps to delete the information.

California Consumer Privacy Rights

If you are a California resident, you have certain privacy rights afforded to you under the California Consumer Privacy Act ("CCPA"). For more information on the CCPA and how you may exercise your rights, please see our [California Consumer Privacy Act](#) page.

Changes to Our Privacy Policy

If we decide to make any changes to our privacy policy, those changes will go into effect on the effective date posted in the notice at the top of the revised privacy policy. The most current version of the privacy policy will apply to all current and past visitors of our websites and will replace any prior policies that are inconsistent. Your continued use of our websites and other services constitutes your acceptance of the practices described in the most current privacy policy.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us: Vice President/Legal, Standard Security Life Insurance Company of New York, 485 Madison Avenue, 14th Floor, New York, New York 10022 or email charles.denaro@rsli.com.