

PRIVACY POLICY

Mastors & Servant, Ltd. ("Mastors & Servant") has developed this privacy policy to protect you and your personal information that is gathered from you and about you through the use of this website. As provided by law, we are generally prohibited from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices describing the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. We do not share your personal information with any non-affiliated third parties for any purpose that is not specifically authorized by law unless we obtain your affirmative permission.

CONSENT

Through the use of this Website you acknowledge that you have read and understand this Privacy Policy and consent to the collection and disclosure of your personal information. You also acknowledge that you have read and understand this Website's Terms of Use and agree to its terms and conditions.

INFORMATION WE COLLECT

We collect personal information about you from the following sources:

Information we receive from you on applications or other forms you submit to us, from your dealings with us, and from our website;

Information about your transactions with us, our affiliates or others;

Information we receive from consumer reporting agencies;

Information we receive from medical records or medical professionals;

Information we receive from your employer;

Information we receive from state and federal agencies;

Information from other third parties as permitted by law.

If you authorize us to do so, we may obtain information about you from credit reports or other investigative consumer reports prepared by third parties at our request. If you authorize us to request such information and we request such information, you should be aware that:

You have the right to request to be interviewed in connection with the preparation of an investigative consumer report.

Upon request, you are entitled to receive a copy of the consumer reports.

The information obtained from the reports prepared by a third party may be retained by the third party and disclosed to other persons.

INFORMATION WE DISCLOSE TO THIRD PARTIES

In the course of our general business practices, we may disclose the information we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described:

To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us.

To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction.
To an insurance institution, agent, or credit reporting agency for either this agency or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you.

To a medical care institution or medical professional in order to verify coverage benefits, inform you of a medical problem of which you may not be aware, or conduct an audit that would enable us to verify treatment.

To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities.

To a group policy holder for the purpose of reporting claims experience or conducting an audit of our operations or services.

We may disclose Personal Information as otherwise permitted or required by law, including in connection with any sale of all or a part of our business or company, or pursuant to a subpoena, court order or other judicial or governmental process.

We do not disclose Personal Information about your health or medical conditions or treatment, except as necessary to process or service requested or authorized transactions, or as otherwise required by law.

YOUR RIGHT TO ACCESS AND AMEND YOUR PERSONAL INFORMATION

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions, or types of institutions to whom we have disclosed such information within two (2) years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information: You should submit a request in writing to Mastors & Servant, Ltd., 5700 Post Road, PO Box 1158, East Greenwich, RI 02818. The request should include your name, address, social security number, telephone number, and the recorded information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies that you have requested.

To correct, amend, or delete any of you information: You should submit a request in writing to Mastors & Servant, Ltd., 5700 Post Road, PO Box 1158, East Greenwich, RI 02818. The request should include your name, address, social security number, telephone number, and the specific information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal, which you will have an opportunity to challenge.

SECURITY

We restrict access to Personal Information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and organizational safeguards to protect information about you.

INTERNET POLICIES AND PROCEDURES

Mastors & Servant, Ltd. respects the privacy of the individuals and businesses accessing/using ("Users") its website ("Website"). Mastors & Servant collects limited information about Users who visit areas of Mastors & Servant's Website accessible to the public ("Public Areas") of the Website. This information is automatically collected on an aggregate basis ("Aggregate Information") to measure traffic on the Website. Aggregate Information is collected through the use of a "cookie" or a small text file placed on the User's hard drive by the User's Internet browser. The cookie allows Mastors & Servant to track the number of hits or visits to various pages on the Website. The cookie is used only during a single connection to the Website and is not used to track User activity after leaving the Website. It is permanently disabled when the User exits the Website, and information about individual Users is not collected, saved or distributed to others by Mastors & Servant. Aggregate Information and other Information gathered through voluntary User surveys and forms assists Mastors & Servant to better understand Users' needs and improve the Website, and to enable Mastors & Servant to demonstrate to vendors and others information about the volume and nature of its Website traffic. You may configure your browser to block cookies. Blocking cookies may reduce the services and functions this website makes available to you. Refer to the instructions for your browser if you would like to block or screen cookies.

CHILDREN UNDER AGE 18

We will not knowingly collect personally identifiable information from children under the age of 18. If you are under the age of 18 please do not use this website.

Mastors & Servant may amend this Privacy Policy. If the Policy is amended, the revised Policy will be posted on the Website and the Website will post the date of the changes. If you continue to use the Website after the changes have been posted, your continued use indicates your consent to the revised Policy. This Privacy Policy was posted on this Website on February 23, 2007.

If you have any questions about this Website or this Privacy Policy please contact:

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