



## Privacy Policy

Protecting your information is our priority. This policy is meant to help you understand the type of personal information we collect and use, why we use the information, who we might need to share the information with, and how we work to protect your information.

Bison collects personal information about you that can be used to identify you as an individual. The personal information collected varies depending on the nature of your relationship with Bison, how you use our services, and how you interact with us. For business customers, information regarding your organization may also be gathered for the purposes of providing services. We may continue to share your information when you are no longer our customer, as described in this policy.

<b>Types of Personal Information Collected</b>	
Contact	➤ Physical and electronic addresses, telephone and fax numbers
Identity	➤ Name, date of birth, nationality, gender, photograph, identification numbers such as passport, tax number, or social security number
Medical	➤ Information required for medically underwritten insurance products
Professional	➤ Work history, job title, or the nature of our business relationship
Financial	➤ Income, assets, liabilities, tax information, bank details, and other information
Transactional	➤ Details about accounts and products you have with us, including services
Contractual	➤ Details about the services we provide to you, policies purchased, and other legal contracts
Communications	➤ Information we obtain through letters, emails, phone calls, conversation, social media interactions, or other correspondence
Open Data and Public Records	➤ Information about you that is publicly available through open records or the internet

Information obtained may be used for a variety of reasons noted in the table below. You may opt-out of certain information sharing practices noted below by marking the opt-out section *and sending the opt-out notice* to [compliance@bisonria.com](mailto:compliance@bisonria.com)

<b>Description</b>	<b>Opt-Out</b>
With our service providers such custodians and other permitted or required by law to manage	<b><i>Required</i></b>
With affiliates and non-affiliates who customers may have preexisting relationships for purposes of serving client (i.e., accounting, legal)	
With affiliates for the purpose of marketing services and products that may be of interest to the customer	
Selected business partners for the purpose of marketing services and products.	

Bison works to protect your information, understanding the importance of proper safeguards. We protect the confidentiality of your personal information, and limit access to those with a business need. We do not disclose information unless required or permitted by law.

We have security practices and procedures in place to protect data you entrust to us, such as:

- Risk management policies and procedures
- Cybersecurity protocols
- Independent security assessments
- Encryption of electronic transfers of personal information
- Records retention and destruction procedures
- Virus protection and intrusion detection systems
- Limited access to data with regular testing and auditing of our security practices and technologies
- Thorough compliance, ethics, privacy, and security training for all employees

While no one can guarantee the complete security of electronic information, we continuously review and make enhancements to how we protect your information to guard against it being disclosed, misused, or lost by accident or by the unauthorized acts of others outside our organization.

This policy is in effect as of January 2024.

Please contact [compliance@bisonria.com](mailto:compliance@bisonria.com) with any questions.

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