

# CONSUMER PROTECTION NOTICE

Effective: December 1, 2019

United Home Life Insurance Company and United Farm Family Life Insurance Company ("we," "us," and "our") are committed to protecting the information collected about our policy owners, insureds, applicants, beneficiaries, claimants, and other natural persons who visit our website or otherwise interact with us in connection with our insurance products and services ("you" and "your"). This notice describes how we may collect, use, and share information about you and how you may request access to or deletion of this information. **WE WILL NOT DISCRIMINATE AGAINST YOU FOR EXERCISING ANY OF THE CONSUMER PROTECTION RIGHTS GRANTED TO YOU BY LAW OR IN THIS NOTICE.**

## COLLECTING YOUR PERSONAL INFORMATION

There are a variety of sources we use to collect information that identifies, relates to, describes, or could reasonably be linked to or associated with you or your household (collectively, "your personal information"). The categories and sources of your personal information we collect include:

- **Demographic Data.** We collect contact details and demographic information that you or your family members provide to us as part of the insurance application process, such as your name, address, telephone number, email address, Social Security number, birth date, physical characteristics, habits, income, driver's license number, passport number, occupation, employment history, gender, and marital status.
- **Payment Information.** When you apply for coverage, we collect billing information and other financial account information you voluntarily share with us, such as your bank account number, and credit or debit card number.
- **Health and Medical Records.** As part of our underwriting process, we obtain information about your health history, medical records, and prescription history from you, your health care providers, pharmacies, and insurance support organizations, such as information about your current medical impairments and insurability, historical medical or prescription information, and biometric information.
- **Credit History.** From consumer-reporting agencies, third party services providers, and public records, we may collect information about your credit history and credit worthiness.
- **Prior Transactions.** We may collect information from you, consumer credit reporting agencies, and insurance support organizations about your prior insurance transactions and experiences, such as products purchased, payment history, and life insurance cash value or loan balances.
- **Derived Data.** Our servers automatically collect some data when you access our website, such as your device name and type, IP address, version of your operating system, access times, browser information, and settings. Data may also be collected via tracking technologies to recognize you and your actions that are integral to our website.
- **Location Information.** When you access our website, we may collect your generic location data, such as city, latitude, longitude, and compass-related data. Various technologies are used to determine location, including IP address, GPS, Wi-Fi access points, and cell towers.

## USING YOUR PERSONAL INFORMATION

We use your personal information for one or more of the following purposes:

- **Underwriting and Claims Activities.** Your personal information is used to underwrite your application for coverage and make eligibility, risk, rating, and policy issuance decisions. In the event of a claim, we use your personal information to administer the claim.
- **Customer Service and Policy Fulfillment.** Your personal information is used to verify your identity before responding to inquiries for coverage information and other products and services that may be of interest. Additionally, we must fulfill our responsibility for coverage and use your personal information to meet policy obligations.
- **Fraud Detection.** In the unlikely event of suspicious activity associated with you or your policy, your personal information may be used in our investigation and to help detect and prevent insurance fraud, data security breaches, and other unauthorized acts.
- **Data Analysis and De-Identification.** Except as otherwise prohibited by law, we may use your personal information to compile anonymous statistical data and to create data not linked or reasonably linkable to you or your household.
- **Other Permitted Activities.** We may use your personal information to conduct other legally permitted activities in connection with any coverage you have or have applied for with us as well as for the purpose of monitoring and analyzing usage of our website and insurance trends or as otherwise permitted by law.

## SHARING YOUR PERSONAL INFORMATION

**WE DO NOT SELL YOUR PERSONAL INFORMATION.** We may share your personal information as follows:

- **With Service Providers.** We may share any or all of your personal information with third parties that provide services for or on our behalf in order to help us underwrite insurance, process transactions, administer claims, and run our operations. These third parties include, without limitation, independent insurance agents, consumer reporting agencies, insurance support organizations, other insurers, payment processors, data analytics services, email delivery vendors, and web hosting services.

- **With Health Care Providers.** Your personal information may be provided to health care providers to verify insurance coverage, inform you of medical history you may not be aware of, and to verify medical treatment or services.
- **To Transfer Risk.** As a risk management tool, we may transfer some of our insurance risk to reinsurers that may request information about our insureds in order to evaluate, allocate, or assume the risk.
- **With Governmental Authorities.** We will disclose your personal information to an insurance regulatory authority and any other governmental agency with jurisdiction over us to comply with audits and to respond to consumer complaints or any other lawful purpose as permitted or required by any applicable law, rule, or regulation.
- **To Respond to Legal Actions.** If we believe the release of your personal information is necessary to respond to a subpoena, other legal process, or a request for information, we will share your personal information with persons covered by evidentiary privilege as permitted or required by any applicable law, rule, or regulation.
- **To Protect Our Lawful Interests.** We will share your personal information with consumer credit reporting agencies, insurance support organizations, insurance regulatory authorities, law enforcement, and other governmental agencies as necessary to investigate or remedy potential violations of our policies, to prevent insurance fraud, to reduce credit risk, or to otherwise protect the rights, property, and safety of others.
- **With Affiliates and Subsidiaries.** We may share your personal information within our family of companies to provide customer service, account maintenance, or to tell you about products and services that may be of interest to you.
- **With Our Marketing Service Providers.** We may share contact and limited demographic information, such as age and gender, with third parties that perform marketing services for or on our behalf.
- **For Research Studies.** We may share some of your personal information with organizations that conduct actuarial or research studies; however, no individually identifiable medical information is disclosed.

## ACCESSING YOUR PERSONAL INFORMATION

You may request access to your personal information by submitting a written request that we disclose to you the following:

- The categories of your personal information that we collected
- The categories of sources from which your personal information is collected
- The specific pieces of your personal information that we collected
- The business purpose for collecting your personal information
- The categories of your personal information that we disclosed for business purposes
- The categories of third parties with whom we shared your personal information

Upon receipt of a verifiable consumer request from you or a legally appointed individual authorized to act on your behalf (such as a power of attorney), we will promptly take steps to disclose and deliver the requested information to you either by mail or electronically in a user-friendly readable and transferable format. Your request must include sufficient details that allow us to properly understand, evaluate, and reply. If we are unable to verify your identity or authority to make the request on your behalf, we will not release your personal information or otherwise comply with the request.

## DELETING YOUR PERSONAL INFORMATION

You may request that we delete any or all of your personal information that we collected. Upon receipt of a verifiable consumer request from you, we will take steps to delete your personal information from our records and direct any service providers to delete your personal information from their records or notify you that your request for deletion cannot be honored. We may deny your deletion request if retaining your personal information is necessary to: Complete the transaction, fulfill our obligations, or keep a record of the transaction for which we collected your personal information, such as providing life insurance coverage; reasonably anticipate your personal information will be required within the context of our ongoing or former business relationship with you; enable solely internal uses that are reasonably aligned with the expectations of reasonable insurance consumers; comply with legal obligations or any applicable law or regulation; detect security incidents, protect against insurance fraud or other illegal activity; or otherwise use your personal information for internal purposes only, in a lawful manner, that is compatible with the business context in which you provided the information.

## METHODS FOR SUBMITTING REQUESTS

If you wish to request access to or deletion of your personal information, please contact us via either of the following designated methods:

Toll Free Telephone Number: 1-800-428-3001

Email Address: [Life.ContactCenter@unitedhomelife.com](mailto:Life.ContactCenter@unitedhomelife.com)

*We reserve the right to update this notice at our discretion and at any time or for any reason. Any changes we make to this notice will apply to all information we have about you. When we make changes, we will post the revised notice in the Privacy Center of our website at [www.unitedhomelife.com](http://www.unitedhomelife.com). This notice supplements our Privacy Notice (form #18-348 or #200-348) and our Notice of Insurance Information Practices (form #18-671 or #200-671) if you reside in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, or VA.*