

# PRIVACY POLICY

Revised: April 12, 2018

United Home Life Insurance Company/ United Farm Family Life Insurance Company (collectively, “we,” “us” and “our”) respects the privacy of the information collected about users (“you” or “your”) of our website, along with various content, materials, life insurance products and services offered or available in connection with the website (collectively, “Site”). This online privacy policy (“Policy”) explains how we collect, use, and safeguard information about you when you visit the Site. Please read this Policy carefully and if you do not agree with the terms, do not disclose your information on the Site. We reserve the right to make changes to this Policy at any time or for any reason. Any changes will be posted and we will alert you that changes have been made by updating the revised date of this Policy.

## 1. Information We May Collect

The categories of information we may collect about you on the Site include:

- Personal, business, and demographic information, which you provide on the Site in connection with completing an online form, such as your name, address, email, phone, questions, and comments.
- Contact information, such as your name and email address, which you provide to us when you send us an email.
- Information our servers automatically recognize when you browse the Site, such as your IP address, your operating system, browser version, the address of a referring website, and the pages you visit on the Site.
- If you access the Site from a mobile device, we may also collect information about the type of mobile device you use and the information about the location of your device.

## 2. How We May Use Your Information

Having accurate information about you permits us to: Increase the efficiency and operation of the Site; monitor and analyze usage and trends to improve the Site and your experience; perform the functions you request or authorize; send you confirmations, receipts, updates, alerts, administrative messages, and otherwise facilitate your use of the Site; request feedback and contact you about your use of the Site; respond to your emails; deliver information you request or that we think may be of interest to you, such as information about various resources, insurance products.

## 3. How We May Share Your Information

We may share information we have about you as follows:

- We may share your information with third parties (such as vendors and consultants) that perform services for or on our behalf.
- In response to legal process or a request for information, we may share your information as permitted or required by any applicable law, rule, or regulation or necessary to investigate or remedy potential violation of our policies, to prevent insurance fraud, or to otherwise protect the rights, property, and safety of others.
- We may allow selected third parties to use tracking technology on the Site, which will enable them to collect information about how you use the Site over time. This information may be used to, among other things, analyze and track data, determine the popularity of certain content, and better understand your online activity.

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- If we reorganize or otherwise transfer part or the whole of the Site or our assets to another organization (such as in the course of a merger, dissolution, liquidation), your information may be shared with the transferee; however, we will make reasonable endeavors to require that the transferee honor the commitments we made in this Policy.

## 4. How We Secure Information

While we have taken reasonable steps to make the personal information you provide to us as secure as possible against unauthorized access, please be aware that despite our efforts, no security measures are perfect or impenetrable and no method of data transmission can be guaranteed against any interception or other type of misuse. Any information disclosed online can potentially be intercepted and used by unauthorized parties. To help ensure security via the Internet, we recommend you keep your browser up to date with automatic security updates enabled, use a unique user name and password that you do not share, and prohibit anyone else from accessing your online accounts.

## 5. How We Use Cookies and Tracking Technology

The Site may use cookies, web beacons, and other tracking technology depending on the features offered. Tracking technology is useful for gathering information such as browser type and operating system, tracking the number of visitors to the Site, and understanding how visitors use the Site. Cookies can also help us customize the Site and improve your experience. When you browse the Site, your information is not collected through the use of cookies. However, if you previously provided information, cookies may be tied to such information. Aggregate cookie and tracking information that does not directly identify you may be shared with third parties. Also, some content on the Site may be provided by third parties that may use cookies in conjunction with other tracking technologies to collect information about you when you use the Site, which enables them to provide targeted advertising to you. We do not control these third parties' tracking technologies or how they may be used. For more information about interest-based ads, please visit [www.aboutads.info/choices](http://www.aboutads.info/choices). Most web browsers are set to accept cookies by default. You can usually choose to set your browser to remove or reject cookies. Be aware that removing or rejecting cookies could affect the availability and functionality of the Site.

## 6. Our Do-Not Track Policy

Most web browsers and some mobile operating systems include a Do-Not-Track ("DNT") setting you can activate to signal your privacy preference not to have information about your web browsing activities monitored and collected. We do not track your browsing activities across third party websites and we do not currently respond to DNT browser signals or any other mechanism that automatically communicates your choice not to be tracked online. No uniform technology standard for recognizing and implementing DNT signals has been finalized. If a standard for online tracking is adopted that we must follow in the future, we will provide information about that practice in a revised version of this Policy.

## 7. Our Policy for Children

We do not use the Site to solicit information from or market to children under the age of 18.

## 8. Links to Other Websites and Third Party Practices

The Site may contain links to other websites. It is our intent to provide links only to other quality websites. However, we cannot guarantee the safety and privacy of information you provide to these linked websites, or for that matter to any third parties. Any information collected by websites, other than the Site, is not covered by this Policy. We are not responsible for the

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content or privacy and security practices and policies of any third parties, including other websites that may be linked to or from the Site. We encourage you to read the provisions of privacy policies on other websites before providing them with your personal information.

## 9. Questions or Comments

If you have questions or comments about this Policy, please contact us at 1-800-428-3001.