

# FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

## **Privacy Notice**

Family Heritage Life Insurance Company of America cares about protecting your privacy. In the process of providing the products and services you requested, we may collect, use and share certain information about you. This Privacy Notice explains what information we collect, how we use that information and how you may restrict certain disclosures of your information. This Privacy Notice also explains how we protect the security and confidentiality of your information.

## **Collection of Information**

We collect and retain information necessary for us to provide the products and services you requested. In that process we may collect personal information about you from: your completion of an insurance application or other forms; your transactions and experience with us and other companies; or a consumer reporting agency, such as MIB, Inc.

## **Access and Correction of Information**

Upon request you can obtain access to personal information about you which appears in our policy files. If you think that any personal information we have collected from or about you is inaccurate, you may notify us in writing. We will investigate your request and make appropriate changes as needed.

## **Investigative Consumer Reports Notification**

As part of our routine underwriting procedure, an investigative consumer report may be obtained which will provide applicable information concerning character, general reputation, personal characteristics, and mode of living. This information may be obtained through consumer reporting agencies. You may request to be interviewed in connection with the preparation of the report and upon request may receive a copy of the report.

## **Disclosure of Information**

We may disclose the following personal information about you, either during or after your relationship with us:

- Information we obtain about you from your application or other forms, such as your name, address, social security and beneficiaries; and
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history

We may disclose personal information about you to:

- Financial companies, such as insurance companies and insurance agents; and
- Non-financial companies, such as MIB, Inc.

In addition, we may disclose the information described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose personal information about you to our affiliates and nonaffiliated third parties as permitted by law. Such information may be used by our affiliates for marketing purposes.

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(440) 922-5200

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P.O. Box 470608 • Broadview Heights, Ohio 44147

### **Your Right to Opt Out**

If you do not want us to disclose personal information about you to nonaffiliated third parties, you may direct us not to make those disclosures. You may also limit certain information we share with our affiliates, such as, your insurance application and information we receive from a consumer reporting agency. You may also limit our affiliates from marketing their products or services to you based on your personal information that we collect and share with them. This information includes all of the information described above. This is known as “opting out.” Your choice to opt out of such disclosures will remain in effect until you tell us otherwise. Even if you opt out of the disclosures described in this section, we may still disclose information to affiliates and nonaffiliated third parties as permitted by law.

### **Confidentiality and Security of Information**

We restrict access to personal information about you to those employees who need to know that information to provide the products and services you requested. We maintain physical, electronic, and procedural safeguards to comply with applicable regulations to protect the confidentiality and security of this information.

### **Revisions to Our Privacy Policy**

We may amend our privacy policies described in this Privacy Notice at any time and will notify you of any revisions as required by law. We also post our current Privacy Notice at our website: [www.familyheritagelife.com](http://www.familyheritagelife.com). You may have additional rights under state laws, and we will follow the privacy law in your state if that law is different than the policy described in this Privacy Notice.

If you wish to opt out of the disclosures described in this notice or if you have any questions regarding your rights or the contents of this notice, please write to:

Family Heritage Life Insurance Company of America  
ATTENTION: Privacy Officer  
P.O. Box 470608  
Cleveland, OH 44147