



This Notice is for Information Purposes Only. No Response is Required.

### **Consumer Privacy Statement**

The Financial Services Modernization Act requires financial institutions to tell their customers how personal information is treated. We will inform you of our privacy practices relating to your personal information when you purchase one of our insurance products and every year thereafter that you remain our customer.

### **Why We Collect and How We Use Personal Information**

In the normal course of operations we collect and use personal information strictly for business purposes. These business purposes include: establishing and administering your insurance policy or certificate with us, evaluating and processing claims, and processing required transactions.

### **How We Collect Personal Information**

Our primary source of personal information is from you. You provide us nonpublic personal information on your application and other forms. Our other source of personal information is from your transactions with us such as your payment history, claim forms and medical information needed to issue coverage or process claims.

### **Use of Personal Information**

We may disclose nonpublic personal information to other entities when needed to conduct normal business practices or as permitted by law. Examples of the types of companies and individuals to whom we may disclose this information includes: our parent company and its affiliates, banks, attorneys, pharmaceutical benefit managers, agents, MIB, Inc., actuaries, auditors and regulators and other nonaffiliated third parties as permitted by law. At times, we may disclose nonpublic personal information we collect concerning you to our independent sales persons for the purpose of marketing or servicing our products. We will not otherwise use your personal information for our own marketing purposes unless you provide us permission to do so. We do not sell personal information about you to others. We do not otherwise provide your personal information for marketing purposes to any persons or organizations outside of Family Heritage, its parent or affiliates and Family Heritage's independent sales persons.

### **Protection of Personal Information**

We limit employee access to our customer's personal information to those employees with a legitimate business reason for such access. We maintain physical, electronic and procedural safeguards to protect your personal information from being accessed by unauthorized persons. Our privacy standards apply to all customers and former customers.

### **How to Contact Us**

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, Ohio 44147.

*Family Heritage reserves the right to change its privacy practices and related procedures at any time, in accordance with federal and state laws. If our privacy practices change, you will receive appropriate notice.*

(440) 922-5222

FAX: (440) 922-5223

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