



NOTICE OF INSURANCE INFORMATION PRACTICES

This notice is being provided in accordance with the Fair Credit Reporting Act, The Fair and Accurate Credit Transactions Act, Drivers Privacy Protection Act and various state laws.

PLEASE READ THIS CAREFULLY

In order to provide an accurate quote for your requested insurance coverage, it is the practice of United Heritage Property & Casualty Company (Company) to obtain one or more consumer reports about you and/or members of your household, if those household members are to be insured under the policy for which you have applied. The reports may include but not be limited to information regarding your insurance score, credit history, motor vehicle records, and prior claims and loss history. The information gathered is used in part to determine your eligibility for the insurance requested, to determine the coverage we may offer, and to determine the premium we may charge for that coverage. Your lack of credit history or insufficient information to develop an insurance score will not affect our consideration of your application. We may review this information periodically to determine ongoing eligibility for insurance or the premium amount we may charge.

An insurance score is a number calculated by a statistical model. The model is based upon several factors including information from a credit report. An insurance score differs from a credit score in that credit scores predict delinquency in debt repayment whereas an insurance score is used in the underwriting process to evaluate the risk of each applicant to predict future losses and to partially determine the premium charged...By using insurance scoring, combined with claims history and other factors particular to the applicant, premiums can be priced more accurately and fairly.

The information obtained is treated confidentially. As described in our Privacy Policy, under certain circumstances the information obtained may be shared without your authorization with non-affiliated third parties to provide the services and products that you have requested. The Company may also share this information in the handling of claims, servicing and underwriting your policy.

You have a right to review the information obtained and make corrections to that information. You may obtain a copy of any information obtained by the Company, by contacting us or the Consumer Reporting agency in writing within 60 days. You may also obtain a copy of the Company's Privacy Policy by either contacting the company in writing or on our website at www.unitedheritage.com. If you have any questions, please contact us toll free at 800-877-8862 .