

## **PURPOSE OF THIS NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of The Unity Group.

## **CONSUMER PRIVACY STATEMENT**

The Unity Group appreciates the trust you place in us when you purchase insurance from one of our companies. We are committed to protecting your nonpublic personal information (“personal information”) and we value you as a customer. To learn more about how The Unity Group collects and uses your personal information, please read the following notice.

The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for a purpose that is not specifically authorized by law is called your right to “opt out” of such information sharing. The Unity Group does not sell your personal information to others and we do not provide your information to third parties for marketing purposes. Protecting the privacy and confidentiality of your information is not something you must request of The Unity Group – it is our standard practice.

## **OUR PRIVACY POLICIES AND PRACTICES**

1. **Information we collect-** We collect nonpublic personal information about you from the following sources:
  - Information we receive from you on applications or other forms.
  - Information about your transactions with us, our affiliates or others.
  - Information we receive from a consumer reporting agency.
  
2. **Non-affiliated third parties to whom disclosures may be made:**
  - A. Non-affiliated Third Parties To Whom Disclosures May Be Made

We only disclose personal information about our customers as permitted by law. We may disclose nonpublic personal information about you, such as we have described above, to our affiliates and to nonaffiliated third parties. Generally this includes

disclosures to third parties to effect, administer, or enforce your transactions with us, or in connection with servicing your insurance policy. These third parties may include the following:

- Fulfillment service providers, such as envelope stuffing services, billing and enrollment services.
- Other insurance agencies or companies that perform services for us in connection with carrying out an insurance transaction involving you or your policy.
- Financial institutions with whom we have joint marketing agreements, such as insurance providers.
- Other types of financial institutions such as premium finance companies.

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

**3. Our practices regarding information confidentiality and security:**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard and protect your non public personal information.

**4. Our policy regarding dispute resolution:**

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

**5. Reservation of the right to disclose information in unforeseen circumstances:**

In connection with the potential sale or transfer of its interests, The Unity Group reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be The Unity Group's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.