



United Heritage California Privacy Notice

Last Updated: 01/31/2024

1. INTRODUCTION

This California Privacy Notice (“California Notice”) supplements the other parts of our [Privacy Notice](#) and provides additional information for California residents regarding our collection, use, and disclosure of your personal information. Depending on your relationship with us, additional privacy notices may apply, which will be provided to you separately.

2. COLLECTION, USE, AND DISCLOSURE OF YOUR PERSONAL INFORMATION

Sources of Personal Information. We collect personal information about California residents directly from you, your devices or browser, health care providers, consumer reporting agencies, vendors that assist us with providing our services and running our internal business operations, and other data providers.

Categories of Personal Information Collected, Purposes, and Disclosure. We may collect the following categories of California-resident personal information, for the following purposes, and disclose such personal information to service providers for the following business purposes:

Category of Personal Information	Purposes for Collection / Use / Disclosure	Business Purposes for Disclosure to Service Providers
Identifiers Examples: Name, date of birth, postal address, unique personal identifier, online identifier, internet protocol address, email address, and other similar identifiers.	<ul style="list-style-type: none"> • To provide the products and services you have requested from us • To verify your identity and prevent money laundering and terrorism • To respond to your inquiries • For our everyday business purposes • To underwrite and rate your policies and accounts • To process your transactions and claims • To service your accounts • To protect against fraud and unauthorized transactions 	<ul style="list-style-type: none"> • To process the transactions and services you request and maintain your policy once issued • To help detect and prevent potentially illegal acts, violations of our policies, fraud, and/or data security breaches • To securely deliver, troubleshoot and improve services • For research and development • For quality control
Personal information described in California Civil Code §1798.80(e) Examples: Signatures and telephone number.	<ul style="list-style-type: none"> • To provide the products and services you have requested from us • To verify your identity and prevent money laundering and terrorism • To respond to your inquiries • For our everyday business purposes • To underwrite and rate your policies and accounts • To process your transactions and claims • To service your accounts • To protect against fraud and unauthorized transactions 	<ul style="list-style-type: none"> • To process the transactions and services you request and maintain your policy once issued • To help detect and prevent potentially illegal acts, violations of our policies, fraud, and/or data security breaches • To securely deliver, troubleshoot and improve services • For research and development • For quality control
Characteristics of protected classifications under California or federal law. <i>Examples: Gender identity, gender, health/medical conditions.</i>	<ul style="list-style-type: none"> • To verify your identity • For our everyday business purposes • To underwrite and rate your policies and accounts • To process your transactions and claims • To service your accounts • To protect against fraud and unauthorized transactions 	<ul style="list-style-type: none"> • To process the transactions and services you request and maintain your policy once issued • To help detect and prevent potentially illegal acts, violations of our policies, fraud, and/or data security breaches • To securely deliver, troubleshoot and improve services • For research and development • For quality control

Category of Personal Information	Purposes for Collection / Use / Disclosure	Business Purposes for Disclosure to Service Providers
Commercial information Examples: Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	<ul style="list-style-type: none"> To verify your identity and prevent money laundering and terrorism To respond to your inquiries For our everyday business purposes To underwrite and rate your policies and accounts To process your transactions and claims To service your accounts To protect against fraud and unauthorized transactions 	<ul style="list-style-type: none"> To process the transactions and services you request and maintain your policy once issued To help detect and prevent potentially illegal acts, violations of our policies, fraud, and/or data security breaches
Internet or other electronic network activity Examples: Browsing history, search history, and information regarding interactions with an internet website.	<ul style="list-style-type: none"> To verify your identity and prevent money laundering and terrorism To service your accounts To protect against fraud and unauthorized transactions 	<ul style="list-style-type: none"> To help detect and prevent potentially illegal acts, violations of our policies, fraud, and/or data security breaches
Audio, electronic, visual, or similar information Examples: Voice recordings from customer service calls.	<ul style="list-style-type: none"> To research and resolve issues and improve our customers' experience as well as for fraud prevention purposes 	<ul style="list-style-type: none"> To research and resolve issues and improve our customers' experience as well as for fraud prevention purposes
Inferences drawn from any of the information in the categories above to create a profile <i>Example: Information reflecting preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</i>	<ul style="list-style-type: none"> To provide you more relevant offers and to improve your customer experience 	<ul style="list-style-type: none"> To provide you more relevant offers and to improve your customer experience

Categories of Sensitive Personal Information Collected, Purposes, and Disclosure. We may also collect, depending on the nature of your interactions with us, the following categories of sensitive personal information:

Category of Sensitive Personal Information	Purposes for Collection / Use / Disclosure	Business Purposes for Disclosure to Service Providers
Personal information that reveals a social security, driver's license, state identification card, or passport number.	<ul style="list-style-type: none"> To provide the products and services you have requested from us To verify your identity and prevent money laundering and terrorism To respond to your inquiries For our everyday business purposes To underwrite and rate your policies and accounts To process your transactions and claims To service your accounts To protect against fraud and unauthorized transactions 	<ul style="list-style-type: none"> To process the transactions and services you request and maintain your policy once issued To help detect and prevent potentially illegal acts, violations of our policies, fraud, and/or data security breaches

Category of Sensitive Personal Information	Purposes for Collection / Use / Disclosure	Business Purposes for Disclosure to Service Providers
Personal information that reveals racial or ethnic origin, religious or philosophical beliefs, or union membership.	<ul style="list-style-type: none"> • To provide the products and services you have requested from us • To underwrite and rate your policies and accounts • To process your transactions and claims 	<ul style="list-style-type: none"> • To process the transactions and services you request and maintain your policy once issued
Personal information collected and analyzed concerning health.	<ul style="list-style-type: none"> • To provide the products and services you have requested from us • To underwrite and rate your policies and accounts • To process your transactions and claims 	<ul style="list-style-type: none"> • To process the transactions and services you request and maintain your policy once issued
Personal information collected and analyzed concerning sex life or sexual orientation.	<ul style="list-style-type: none"> • To provide the products and services you have requested from us • To underwrite and rate your policies and accounts • To process your transactions and claims 	<ul style="list-style-type: none"> • To process the transactions and services you request and maintain your policy once issued

Categories Of Recipients To Whom We Disclose Personal Information. We do not sell or share personal information but we may disclose your information to the following categories of parties for the following purposes:

- **Family of companies.** We may internally disclose personal information as well as within our family of companies including affiliates so that we and other family companies can respond to requests or inquiries or tell you about a product or service.
- **Service Providers.** We may disclose personal information to vendors, service providers, contractors or agents who perform functions on our behalf for the business purposes described above. This could include your insurance agent or an insurance support organization such as the Medical Information Bureau; insurance rate advisory organizations; guaranty funds or agencies; reinsurers; or ratings agencies.
- **Business transfers.** We may disclose personal information in the event we sell or transfer all or a portion of our business assets (e.g., further to a merger, reorganization, liquidation, bankruptcy, or any other business transaction), including negotiations of such transactions.
- **In response to legal process.** We may also disclose personal information for legal compliance, law enforcement, and public safety purposes. For example, to law enforcement, government or regulatory bodies, lawful authorities, or other authorized third parties in order to comply with laws, regulations, court orders, or other legal obligations.
- **To protect us and others.** We also may disclose the information we collect from you where we believe it is necessary to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the safety of any person, violations of our Terms, or as evidence in litigation in which we are involved.
- **To professional advisers.** We may disclose the information we collect from you to seek advice from lawyers, auditors, accountants, and other professional advisers.

3. RETENTION OF PERSONAL INFORMATION

We may retain personal information for as long as is necessary for the purposes described in this Notice or otherwise authorized by law. This generally means holding the information for as long as one of the following apply:

- Your personal information is reasonably necessary to manage our operations, to manage your relationship with us, or to satisfy another purpose for which we collected the information;
- Your personal information is reasonably necessary to carry out a disclosed purpose that is reasonably compatible with the context in which the personal information was collected;
- The personal information is reasonably required to protect or defend our rights or property (which will generally relate to applicable laws that limit actions in a particular case); or
- We are otherwise required or permitted to keep your information by applicable laws or regulations.

Where information is used for more than one purpose, we will retain it until the purpose with the latest period expires. For more information about our retention policies, please contact us using the contact details below.

4. **CALIFORNIA PRIVACY RIGHTS**

California residents have the right to submit certain requests relating to their personal information as described below. To exercise any of these rights, please submit a request using the information provided in Section 5 below.

If you make a privacy request, we may take steps to verify your identity before responding to your request. You may designate an authorized agent to make a request on your behalf. You may make such a designation by providing the agent with written permission to act on your behalf. As permitted by law, we may take steps to verify your own identity in response to a request even if you choose to use an agent.

Please note that our response times to your requests may vary depending on the specific request and the type of information sought. We respond to all verifiable requests for information as soon as we reasonably can and no later than legally required. In the event we are not able to process all or part of your request, we will provide an explanation as to why.

Right to Request More Information. You may request more information about:

- the categories of personal information we have collected about you;
- the categories of sources from which the personal information is collected;
- our business or commercial purpose for collecting or disclosing your personal information;
- the categories of third parties with whom we disclosed your personal information;
- the specific pieces of information we have collected about you;
- the categories of personal information about you that we disclosed for a business purpose and the categories of persons to which it was disclosed.

Right to Correct Inaccurate Information. If you believe that any of the personal information we maintain about you is inaccurate, you may submit a request for us to correct that information. Upon receipt of a verifiable request to correct inaccurate personal information, we will use commercially reasonable efforts to correct the information as you direct.

Right to Request Deletion of Your Personal Information. California residents have the right to request that we delete personal information collected or maintained by us. Following receipt of a verifiable request to delete, we will let you know what personal information we can delete from our records. We will also notify our service providers to which we transferred your information about your request to delete.

Right to Non-Discrimination for the Exercise of Your Privacy Rights. If you choose to exercise any of the privacy rights described above, consistent with California law, we will not discriminate against you for exercising your privacy rights.

California Shine The Light

California law permits California consumers to request certain details about how their personal information is disclosed with external parties if personal information is disclosed for those external parties' own direct marketing purposes. We do not disclose personal information with external parties for their own direct marketing purposes. Californians may request information about our compliance with this law by contacting us at heritage@unitedheritage.com or by sending a letter to PO Box 7777, Meridian, Idaho 83680-7777.

Any such request must include your name and "California Shine the Light Privacy Rights Request" in the first line of the description and, if sent by mail, must include your street address, city, state, and zip code.

5. **CONTACT US**

You may contact us for more information or to exercise your privacy rights at:

- Toll Free Phone: 1-800-657-6351 ext. 4000
- Online: <https://www.unitedheritage.com/index.php?r=site%2Fcontact>
- Address: PO Box 7777, Meridian, Idaho 83680-7777
- Email: heritage@unitedheritage.com

6. **ACCESSIBILITY**

Consumers with a disability may seek more information on accessibility [here](#).