

IMPORTANT NOTICE REGARDING OUR PRIVACY POLICY

Applicable in Arizona, Georgia, Illinois,
Montana, Nevada, North Carolina, Ohio, Oregon and Virginia

Unitrin Specialty * has policies and practices that respect the privacy of all consumers. If you have Personal or Commercial Lines Coverage with us in one of the states above, this notice pertains to you and your nonpublic personal information. We shall refer to it as "Information" in this notice. For other states, contact your agent or us for a copy of the right notice.

We reserve the right to change this policy. We will send to you a new notice if the changes made will result in other disclosures of your Information.

The Types of Information About You That We May Collect

We may collect Information about you that we receive from:

- You that is shown on your application and other forms. This includes your name, address, date of birth, phone number, social security number, driver license numbers;
- Your agent, or from transactions with our affiliates, or us. For example your policy's account balance, your premium payment history, and your bank account number; and
- Outside sources such as consumer reporting agencies. This will include motor vehicle records, credit reports and claim history reports.

The Types of Information We May Disclose and To Whom

We may share all of the Information above, with some exceptions, with other companies.

For instance, we may share your Information with companies that perform marketing for us or with financial institutions that have joint marketing agreements with us. There are some exceptions to disclosures for marketing reasons.

We will not share the following information with others whose only use for it is to market a product or service:

1. Your medical record information;
2. Information relating to your character, personal habits, mode of living, or reputation;
3. Any classification derived from such information;
4. Information that relates to an insurance claim by you;
5. Information that relates to a criminal or civil proceeding involving you;
6. Information collected in connection with a reasonable anticipation of an insurance claim or criminal or civil proceeding involving you.

Montana Only: We will not use or disclose your personal information to others for marketing unless:

1. Our disclosure is to be one of our affiliates, or to an insurance institution, surplus lines insurer or an insurance producer, or a party acting on behalf of any one of these; and
2. The marketing is of insurance of financial products or services. However, we will not disclose your medical record.

We will not share your Information with anyone else without your permission unless:

1. They are helping us service or process a transaction, or
2. We are otherwise permitted or required by law to do so.

Examples of others with whom we may share your Information without your permission include:

- People or organizations that perform a business function for us. Examples are a company that helps us:
 1. Print payment coupons,

- 2. Adjust or investigate claims,
 - 3. Program software to help us process transactions; or
 - 4. Minimize unnecessary marketing to you.
- Your agent or broker,
 - Regulatory and law enforcement authorities, such as government offices or courts which may subpoena records,
 - Insurance support organizations which gather data to help deter or prevent insurance crimes,
 - Other insurance companies or support organizations for an insurance transaction involving you. An example is the purchase of reinsurance;
 - Businesses which conduct actuarial or research studies;
 - Our affiliates, for internal or agency audits or to service or process a transaction; and
 - A company that may acquire a line of business or function or book of business from us.

Security of Your Information

We have procedures and policies to protect your Information from unauthorized use or access. We restrict access to your protected information to those employees who have a business need for it. When we share Information, we protect it where required by federal law with a confidentiality agreement. We also have physical, electronic and procedural safeguards in place to help guard your Information.

Insurance Support Organization Reports

Information that is in a report prepared by an insurance support organization may be retained by them and disclosed to others.

Your Right to Access and Correct Information

You may see and copy in person most of the Information about you that we have in our files. If you prefer, we will copy and send it to you within 30 business days from the date we receive your written request. We are not required to share privileged information with you that is collected in connection with a lawsuit or claim. The law may require us to follow special procedures when we release medical information to you. We may arrange for an insurance support organization, or a consumer reporting agency to give you certain Information for us. If we use a third party to give you information, we will disclose the source of that information.

If you tell us that any of your Information in our records is not correct, within 30 business days from the date we receive your written request we will either:

1. Fix the error if we agree with you; or
2. Let you file a statement with us disputing the information in our file, if we do not..

We will send the correction or your statement to anyone who has received or will receive the disputed information.

Your written request to see and copy information must include your name, address, policy number, daytime phone number, the best time of day for us to call, and a copy of identification such as your driver's license.

Mark your request "**Attention: Privacy Coordinator**" and mail it to the company address shown below.

If You Are an Internet User

If you use the Internet and access the website of one or more of our companies, it may have other information on your use of that web

*This is the Privacy Policy of:	Alpha Property & Casualty Insurance Company Charter Indemnity Company Financial Indemnity Company Trinity Universal Insurance Company
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Our Mailing Address:	Executive Center II 8360 LBJ Freeway, Suite 400, Dallas, TX 75243.
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