

IMPORTANT NOTICE REGARDING OUR PRIVACY POLICY

Unitrin Specialty * has policies and practices that respect the privacy of all consumers. If you have Personal or Commercial Lines Coverage with us, or if you have an insurance transaction involving such coverage, this notice applies to you and your nonpublic personal information. We shall refer to it as "Information" in this notice

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

***This is the Privacy Policy of the Following Companies:**

Valley Insurance Company
Alpha Property & Casualty Insurance Company
Charter Indemnity Company
Financial Indemnity Company
United Casualty Insurance Company of America
Unitrin County Mutual Insurance Company

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. Examples are your name, address, date of birth, phone number, social security number, driver license numbers;
- Your agent or from transactions with our affiliates, or us. Examples include your policy's account balance, your premium payment history, and your bank account number; and
- Outside sources such as consumer reporting agencies. This may 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. If we do, we may share with those companies all of your information, but we will not disclose your nonpublic personal health information, without your permission, for the sole purpose of marketing.

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.

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.

State Exceptions

This notice is not intended for use in **Arizona, California, Georgia, Illinois, Minnesota, Montana, Nevada, North Carolina, Ohio, Virginia, or Oregon**. If you have Personal Lines Coverage with us in one of these states, or are involved in an insurance transaction involving such coverage in one of these states, additional privacy provisions also apply. Contact the company or your agent/broker for a copy of the privacy policy applicable in your state.