

Notice of National Unity's Policy Concerning How We Use and Protect your Personal Information

Dear Valued Customer:

In compliance with U.S. Federal Law, under the Gramm Leach Bliley Act, National Unity provides this notice to you, concerning how we use and protect your personal information.

What do we do with the personal information we have collected about you?

National Unity does not disclose any of your personal information, or your medical information, to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services.

Unless you tell us not to by contacting us at the address listed on the last page of this notice, we may share information about you with your agent or broker, who may use your personal information in his or her files for marketing purposes or to help you with your overall insurance program.

We may also use your personal information to communicate with you about products, features and options you have expressed an interest in or that we believe may be of interest to you. In addition, we may, as permitted by law and without your prior permission, provide personal information about you contained in our records or files to persons or organizations such as:

- Persons who perform a business function for us,
- Your agent or broker,
- Insurance support organizations,
- Other insurance companies in order to perform their role in an insurance transaction involving you,
- Independent claims adjusters,
- Business with whom we have a marketing agreement,
- Business that conduct actuarial or research studies,
- Regulatory or law-enforcement authorities,
- Our affiliated companies,
- Persons requesting information pursuant to subpoena or court order, and
- Repair shops and recommended vendors.

What kind of personal information do we have, and where did we get it?

Much of the personal information that we have about you comes directly from you. You disclosed much of this information to us on your application or request for insurance or other products we offer. We may contact you by telephone or mail for additional information.

We also keep information about the types of products and services you purchase from us, as well as account balances and payment history.

Depending on the nature of the transaction you are completing with us, you may be required to provide National Unity, our affiliates, agencies, or other entities working on National Unity's behalf with information. That information may include, for example, your name, address, birth date, phone number, health information, E-mail address, the types and numbers of the policies you hold, mother's maiden name, Social Security number, credit card information, driver's

license number, accident/violation history, information about vehicle operators, mortgages, lien/lease holders, or vehicle information.

We may also collect personal information from outside sources, including consumer reporting agencies and health care providers. This information includes loss information reports, motor vehicle reports, credit reports, and medical information.

How do we protect your personal information?

When we share personal information with companies working on National Unity's behalf, we protect that personal information where required by law with confidentiality agreement that obligates those companies to conform to our standards and keep confidential any information about you that we give them. Within National Unity, your personal information is available to those individuals who may need to see it to fulfill and service the needs of National Unity customers. In addition, we communicate regarding the need to protect your information to those individuals who have access to your information, and we've established physical, electronic, and procedural safeguards to protect your information.

Finally, should your relationship with National Unity end, your personal information will remain protected in accordance with privacy practices as outlined in this Notice.

How can you find out what information we have about you?

You may request to either see, or obtain from us by mail, the personal information about you in our records. If you believe the personal information we have about you in our records is incomplete or inaccurate, you may request that we make any necessary corrections, additions or deletions to the disputed personal information. We may make arrangements with an insurance support organization or a consumer-reporting agency to copy and disclosure personal information to you on our behalf. You may also request a more complete description of the persons to whom we disclose personal information about you, or the circumstances, that might warrant such disclosures.

You may send any of the requests listed above in writing to:

National Unity
Attention: Customer Privacy Inquiries
One Huebner Parke
15303 Huebner Road
San Antonio, Texas 78248



INSURANCE COMPANY