

Notice: California Consumer Privacy Act (CCPA)

This California Resident Privacy Notice is effective January 1, 2020 and supplements the information contained in Universal Group's governing website Privacy Statement. This Privacy Notice applies solely to consumers who are California residents. The California Consumer Privacy Act (CCPA) provides California resident consumers with specific rights regarding their personal information. This section describes your CCPA rights and explains how you can exercise those rights.

California residents have the right to request that Universal Group disclose the following:

- The categories of personal information that we have collected about you;
- The categories of sources from which personal information is collected;
- The business purpose for collecting the information;
- The categories of third-parties with whom we share personal information, and
- The specific pieces of personal information that we have collected about you.

Universal Group's [Privacy Policy](#) provides much of the information related to categories, sources, business purposes for collection, or sharing of personal information.

California residents also have the right to request that Universal Group delete any of your personal information that Universal Group has collected from you.

Universal Group operate as an insurance institution and the Insurance-Related Information we collect is treated in accordance with federal privacy laws including the Gramm-Leach-Bliley Act (GLBA) and Fair Credit Reporting Act (FCRA), as applicable. We do not generally maintain personal information about customers or other website visitors other than Insurance-Related Information, and therefore consumer disclosure and deletion requests as specifically provided by the California Consumer Privacy Act (CCPA) are not applicable. We do not "sell" any personal information subject to CCPA, as that term is currently interpreted with respect to the CCPA. However, as noted below, we provide customers with an ability to access or correct personal information.

Universal Group does not provide a financial incentive or a price or service difference to customers in exchange for the retention or sale of their personal information. Universal Group will not discriminate against any customer for exercising any privacy rights, including those provided by applicable laws.

At this time, Universal Group does not honor "do not track" signals from any website browsers because there is not yet a common agreement about how to interpret these signals, but we do not participate in interest-based or behavioral advertising through our website.

If you have a CCPA-related inquiry or wish to review or correct your personal information, please contact us by one of the methods below and include your policy or claim number:

Universal North America
Customer Service Department
P.O. Box 50908
Sarasota, FL 34232
1-866-338-4262
Email: privacy@uihna.com