

IMPORTANT NOTICE REGARDING OUR PRIVACY POLICY

Kemper Specialty* has policies and practices that respect the privacy of our customers and consumers. This notice summarizes our policies and practices. It pertains to your nonpublic personal information. We shall refer to it as "Information" in this notice.

We reserve the right to revise this policy at any time. We will send you a new notice if changes are made that 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
Financial Indemnity Company
Charter Indemnity Company
Unitrin County Mutual Insurance Company (a nonowned affiliate).
United Casualty Insurance Company of America

The Types of Information About You That We May Collect

We may collect information about you that we receive from:

- You on applications and other forms. Examples include your name, address, date of birth, phone number, social security and driver license numbers;
- Your agent;
- Your transactions with our affiliates, others, 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, including motor vehicle records, credit reports and claim history reports.

The Types of Information We May Disclose and To Whom

We may disclose all of the Information above, with some exceptions, to 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 disclose to those companies all of the Information described above, although we will not disclose your nonpublic personal health information, without your permission, for the sole purpose of joint 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:

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- 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 customers' transaction; or
 4. Market our own products or minimize unnecessary marketing to you.
- Your agent or broker;
- Regulatory and law enforcement authorities, such as government offices or courts which subpoena records;
- Insurance support organizations which gather data to help deter or prevent insurance crimes;
- Other insurance companies or insurance support organizations in connection with an insurance transaction involving you, such as the purchase of reinsurance;
- Businesses which conduct actuarial or research studies;
- Our affiliates for purposes of internal or agency audits of the marketing of an insurance product or service; 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 help us protect your Information from unauthorized use or access. At our companies, we restrict access to protected information to the employees who have a business need for it. When we share Information with companies who work on our behalf, we protect it where required by federal law with a confidentiality agreement. We also have physical, electronic and procedural safeguards to 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 websites.

State Exceptions

This notice is not intended for use in **Arizona, California, Georgia, Illinois, Minnesota, Montana, Nevada, North Carolina, Ohio 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 for a copy of the privacy policy applicable in your state.