

PROTECTING THE PRIVACY OF YOUR INFORMATION

Merced Property & Casualty Company



We are pleased that you have chosen Merced Property & Casualty Company to provide you with our products or services. Preserving your trust is a core value of Merced. Routinely, we obtain personal information concerning you or your family members in connection with the services and products you have requested from us. Merced considers your information private and takes great care to protect its confidentiality. We recognize that you expect us to protect the information you provide to us and use it responsibly. Through this Notice, we want you to know and understand how we protect your privacy and your rights regarding your personal information. In this Notice, the words “you” and “customer” are used to mean any individual who obtains or has obtained an insurance product or service from Merced that is to be used primarily for personal, family or household purposes.

FACTS	WHAT DOES MERCED DO WITH YOUR PERSONAL INFORMATION?
Why?	Insurance companies choose how they share your personal information. Federal and state law give consumers the right to limit some but not all sharing. Federal and state law also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we may collect and/or share depends on the product you have with us, and may come from affiliated and non-affiliated companies. This information can include: <ul style="list-style-type: none"> • what we receive from you on forms you complete • Social Security number • prior insurance claims and coverage history • governmental records, such as mortgage information or legal background • account balances and payment history • credit history and credit scores When you are <i>no longer</i> our policyholder, we continue to maintain your information as described in this notice.
How?	All insurance companies need to share members’ personal information to run their everyday business. In the section below, we list the reason insurance companies can share their members’ personal information; the reasons Merced chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Merced share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our own purposes— to offer our products and services to you	Yes	No
For joint marketing with other companies	No	We don’t share
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don’t share
For non-affiliates to market to you	No	We don’t share

Who is providing this notice?	Merced Property & Casualty Company
Questions?	Call 800-348-6747 or go to www.mercedpcins.com

What we do	
How does Merced protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.
How and when does Merced collect my personal information?	We collect your personal information, for example, when you apply for a policy. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>We do not share your information for these purposes. When state law is more protective of individuals than federal privacy law, we will protect information in accordance with state law consistent with the requirements of federal preemption.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliated companies are:</p> <ul style="list-style-type: none"> • United Heritage Life Insurance Company • United Heritage Property & Casualty Company • Sublimity Insurance Company • Merced Property & Casualty Company
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include government entities, banks, credit bureaus, insurance companies, and insurance support institutions.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • We do not at this time have any joint marketing agreements

Other important information	
<p>California: In accordance with California law, we will not share information we collect about California residents with companies outside of Merced Property & Casualty Company, except as permitted by law, such as with the consent of the customer or to service the customer's policies. We will limit sharing among our companies to the extent required by applicable California law</p>	
<p>How You Can Find Out More: For a reasonable fee, we will provide you copies of any personal information in your file. If you would like a copy of a consumer investigative report, we will give you the name and address of the company that prepared it so you may contact them directly. You also have the right to request the correction, amendment, or deletion of recorded personal information about you. Within thirty business days after we receive your written request for a correction, amendment or deletion, you will be informed in writing of the acceptance or refusal of your request, including the reason for any refusal. To see your information, write Merced Property & Casualty Company, PO Box 834, Atwater, CA 95301-0834 or call (800) 348-6747.</p>	
<p>Modifications To Our Privacy Policy: We reserve the right to change our privacy practices in the future, which may include sharing non-public personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt out of that type of information sharing.</p>	