

Privacy Policy

Financial American Life Insurance Company

Post Office Box 41255 • Jacksonville, Florida 32203

Financial American Respects Your Privacy

Protecting the personal information of the individuals we serve is a priority for Financial American. We collect, retain and use personal information about individuals only for the purpose of serving their insurance needs and providing service to them.

This notice describes how we handle personal information of the individuals we serve. It is only for your information; **no action on your part is needed.**

What kind of personal information is collected?

The type of information we may collect about you includes:

- Information you provide on applications or other forms, or in your verbal responses to our questions. This may include identifying information such as name, address and telephone number. It also may include answers to health related questions we may ask you.
- Information about your transactions with us including policies purchased and premium payment history.
- Information we receive from other sources, such as your employer, doctors, hospitals, pharmacies, health insurance carriers, and other third parties.

You may have the right to access and correct all personal information collected. If you want to request more detailed information regarding this right, contact us.

How we may disclose personal information?

- We do not sell customer lists or any personal information regarding our customers.
- We do not disclose nonpublic personal information about customers or former customers to third parties, except as required to provide needed services to you and as permitted by law.
- We will not share any of our customers' health information unless allowed by applicable law and/or the customer has provided us the appropriate authorization.

How do we safeguard your privacy?

- We maintain physical, electronic and procedural safeguards to protect your personal information in compliance with federal and state laws.
- We restrict access to nonpublic personal data to those employees who need to know that information in order to provide products or services to you.
- We communicate to employees, in writing, the importance of protecting confidential information.

Notice of changes in our practices

We may amend our privacy policies at any time. If, at any time, it is necessary to disclose nonpublic personal information in a way that is inconsistent with this policy, we will provide advance notice of the proposed change and an opportunity to opt out of such disclosure.

If you have questions regarding this notice, please contact us at the address above.

Refunds

If you paid off your loan early, you should have received a refund of the unearned premium on your credit life and/or credit disability policy. If you did not receive this refund, please contact us at the address above. If, in the future, you pay off your loan early, you must contact your dealer or our office to receive your refund.

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