

Summary of Consumer Rights



NOTICE

You have the right to know the specific items of information concerning you upon which the company took the above action and, where applicable by law, a summary of your rights. In order to receive this information, you must submit a written request within ninety (90) business days from the date of this notice. We will respond within twenty-one (21) business days from the receipt of your written request. At that time we will furnish you with the specific items of information to the extent required by law.

HOW YOU CAN REVIEW RECORDED INFORMATION ABOUT YOU

You have the right to review certain recorded information about you contained in our files, either in person or to obtain a copy by mail, whichever you prefer. That information must be reasonably described by you and must be reasonably locatable and retrievable by us. If you have any questions about that information, please write us at the address at the end of this notice. We will need your complete name, address, date of birth, and all policy numbers under which you are insured. Tell us the information you would like to receive. Within 30 days of receipt of your request, we will contact you and inform you of the nature of such recorded information about you in our files. At that time, we will also tell you the identity of the persons or organizations, if any, to whom we have disclosed this information in the preceding two years. We will also give you the name and address of any consumer reporting agency who prepared a report about you in our files so that you can contact them to get a copy of that report. There are some kinds of information, however, that we are not required to give you access to. This type of information is generally collected when we evaluate a claim under an insurance policy or when the possibility of a