



UNLIMITED LIFE INSURANCE SOLUTIONS, LLC

Unlimited Life Insurance Solutions, LLC

Privacy Policies & Procedures

These privacy policies and procedures implement our obligation as an insurance office to protect the “nonpublic personal information” that we create, receive or maintain on consumers or customers.

1. **No use or disclosure:** Our office will not use or disclose nonpublic personal information except as these Privacy Policies & Procedures or our annual privacy practices notice permit, require or as permitted by law.
2. **Medical Information Privacy:** Our office will not disclose or share medical or other specified information at any time as defined in CIC Section 791.13(k) with out an expressed written consent from the consumer/customer.

A consumer/customer may at any time revoke their consent to disclose or share information by written notice. The revocation will be placed in the consumer/customers file and notations made in any electronic records.

3. **Exemption to Consent:** Our office may disclose or share nonpublic personal information without express notice or consent in the course of performing an insurance or financial function or transaction authorized by the consumer/customer or as permitted in CIC Section 791.13
4. **Notice of Privacy Procedures :** Our office will post publication (via web) initial and annual Privacy Practices Notice to each customer as required by CIC Section 791 and Title 10 California Code of Regulations Sections 2689.1 to 2689.24 and to all consumers before disclosure of any nonpublic personal financial information to



UNLIMITED LIFE INSURANCE SOLUTIONS, LLC

nonaffiliated third parties for marketing purposes. We will promptly revise our Privacy Practices Notice when there is a material change to our use or disclosure of nonpublic personal information, nonpublic personal financial information, legal duties, consumers or customers rights or to other privacy practices that render the statements in that notice no longer accurate.

The notices are available upon request, and are public on our website at www.unlimitedinsure.com.

Opt-out notice: Each customer/consumer will receive their initial privacy practices notice prior to disclosure and or sharing of their nonpublic personal financial information with nonaffiliated third parties for marketing purposes as required by CIC Section 791.13 and Title 10 California Code of Regulations Section 2689.8. Additionally they will receive an opt-out notice a minimum of 30 days, before any sharing or disclosure of nonpublic personal financial information with any nonaffiliated third party as required by CIC Section 791.04 and Title 10 California Code of Regulations Section 2689.8(f). A consumer may exercise the right to opt-out at any time by completing our opt-out form and returning it to us. Our office will include the completed opt-out form in the consumer's physical file and make the appropriate notation and changes to their electronic records. Our office will not share or disclose any customer / consumer nonpublic personal financial information with any person except as allowed under CIC Section 791.13 or with written consent once we receive a completed opt-out notice.

A consumer/customer may at any time revoke their opt-out by written notice. The revocation will be placed in the consumer/customers physical file and notations made in any electronic records.

- 5. Distribution of Our Notice:** Each customer will receive his or her initial privacy practices notice from this office no later than the delivery of an insurance policy, service or financial product.



UNLIMITED LIFE INSURANCE SOLUTIONS, LLC

6. **Minimum Necessary Disclosure:** Our office will make reasonable efforts to protect consumer/customer privacy by disclosing or sharing the minimum necessary nonpublic personal information to accomplish the intended function, transaction, or service.

7. **Customer / Consumer Rights:** Our office will honor customer's and consumer's rights regarding their nonpublic personal information.
 - a. **Access**---Our office will honor requests in writing to view and copy customer / consumer records that are reasonably identified, reasonably locatable and retrievable. We will within 30 days of receipt of the request contact the customer / consumer and inform them of the nature and substance of the recorded information and make arrangements for them to view the information and make copies for them for which we will charge a PHEN current reasonable fee.

 - b. **Amendments**---Customers/consumers have the right to request an amendment, correction or deletion to their nonpublic personal information held by us. Our office will, within 30 days of such request, inform the customer/consumer of our decision to amend, correct, or delete or our decision to not amend, correct or delete. If we decide to amend, correct or delete we will notify the customer/consumer in writing.

If we decide not to make any changes the customer/consumer has a right to submit in writing a concise statement setting forth what the customer/consumer thinks is the correct, relevant or fair information and why they disagree with our refusal to amend, correct, or delete nonpublic personal information in their file. Our office will put this statement in the customer's/consumer's file. In the future if we share or disclose any nonpublic personal information from the file we will also furnish a copy of the customers/consumers request to amend,



UNLIMITED LIFE INSURANCE SOLUTIONS, LLC

correct, delete, our letter informing them of our decision and their response.

The rights granted in this section do not extend to information about the customer/consumer that relates to and is collected in connection with or in reasonable anticipation of a claim or civil or criminal proceeding involving them.

8. **Privacy Officer:** Our office will designate one person to be the privacy officer. He or she will have primary responsibility for privacy and security issues. He or she will also be the contact for all complaints involving privacy or security matters.
9. **Staff Training:** Our office will train all members of our workforce in these Privacy Policies & Procedures, as needed and appropriate for them to carry out their functions. All members of our workforce will acknowledge in writing within a reasonable time of employment their receipt and training on these Privacy Policies & Procedures.
10. **Data Safeguards:** Our office will develop, implement, annually review and maintain reasonable and appropriate administrative, technical and physical safeguards to ensure the integrity and confidentiality of the nonpublic personal information we hold and maintain.
 - a. **Physical Access---** Our insurance office will monitor and ensure that during normal business hours no person is unescorted or unmonitored within the office unless they are an employee or a business associate with whom we have a contract that appropriately limits their use and disclosure of nonpublic personal information held or maintained by this office.

Our office will identify, monitor and control who is authorized to possess and who possess keys or the necessary



UNLIMITED LIFE INSURANCE SOLUTIONS, LLC

codes for securing and entering the office. Upon any termination of employment keys will be collected and codes changed to maintain the security of the office.

- b. Business Associates: Our office will obtain a written contract from all nonaffiliated third parties who will have access to or receive nonpublic personal information in the course of their duties for us. This contract will provide for appropriate safeguards and limit their use and disclosure of the nonpublic personal information we share or disclose to them.
- c. Physical Data: Our office will secure all physical data that contains nonpublic personal information. All files not in use will be filed. No files will be left out of the filing containers over night. All file containers will be secured when the office is closed or not occupied.
- d. Electronic Data: Our office will provide controls on access to and authentication of persons using electronic data. Our office will install, maintain, and update necessary virus protection, firewall protection and software updates as needed.

All employees who must have access to electronic data will have their own unique user ID and unique password. These will be controlled and changed periodically by the Privacy Officer as needed for employee terminations, updates, new software, etc.

Our office will ensure that CDs, DVDs, drives, hard drives, electronic tape, off-site storage etc. are included in the access and authentication procedures. We will ensure that the intentional destruction of data is done using a secure method.

- e. Employee training: Our office will provide annual training on the Privacy Policies and Procedures for protecting the electronic data or form of nonpublic personal information we



UNLIMITED LIFE INSURANCE SOLUTIONS, LLC

hold or maintain. We will document the time, date, persons in attendance and subjects covered.

11. **Annual Security Assessment:** Our office will do an annual Cal-GLBA Privacy and Security Gap Assessment to ensure these policies and procedures are being preformed and working as intended. Our Security Officer will initiate the assessment.