

Privacy Statement

At UVI and its affiliated entities, protecting your privacy is important. We want you to understand what information we collect and how we use it. This notice describes our Privacy Policy. By visiting the website, you are accepting the practices described in this Privacy Notice.

Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We do not share your information with non-affiliate companies that would use it to contact you about their own products and services.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.
- Access to your Social Security Number is limited to those individuals who require access for business purposes including compliance with the law, providing you with products and services, and handling your claims.
- Our privacy practices continue to apply to your information even if you cease to be a UVI client.

What Information We Collect and From Whom We Collect It

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from non-affiliated third parties, including consumer reporting agencies.

In addition, we may use "cookies" (small text files transferred from our website to your hard drive) to recognize repeat users, track usage and facilitate your access to and use of the site. We do not use "cookies" to gather personal information, and we do not link "cookies" to identifiable information, such as a policy number. The "cookies" only enable you to use our website more easily.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you.

Conditions of Use, Notices, and Revisions

If you choose to visit our website, your visit and any dispute over privacy is subject to this Notice and our Conditions of Use, including limitations on damages, arbitration of disputes, and application of the law of the state of Florida. If you have any concern about privacy at our website, please send us a thorough description to info@uvi.com, and we will try to resolve it.

Our business changes constantly, and our Privacy Notice and the Conditions of Use will change as well. You should check our Web site frequently to see recent changes. Unless stated otherwise, our current Privacy Notice applies to all information that we have about you and your account. We stand behind the promises we make; however, and will never materially change our policies and practices to make them less protective of customer information collected in the past without the consent of affected customers.

Legal Matters

UVI may preserve and has the right to disclose without your prior permission any information about you or your use of this Site if UVI has a good faith belief that such action is necessary to: (a) Protect and defend the rights, property or safety of UVI or its affiliates, employees, other users of this Site, or the public; (b) Enforce the terms and conditions that apply to use of this site, or (c) Respond to claims of third-parties that any content violates their rights. We may also disclose information as we deem necessary to satisfy any applicable law, regulation, legal process or governmental request.

Internet Disclaimer

Please note our Web site provides only a simplified description of coverages and is not a statement of contract. Coverage may not apply in all states. For complete details of coverages, conditions, limits and losses not covered, be certain to read the policy, including all endorsements, or prospectus, if applicable. Coverage CANNOT be bound, amended, or altered by leaving a message on or through, or relying upon information in this Website, or through electronic mail (e-mail).