



California B2B Privacy Notice

Last Updated: 01/30/2025

1. INTRODUCTION

This B2B Privacy Notice (“B2B Notice”) applies to personal information that is processed by United Heritage Financial Group and United Heritage Life Insurance Company (collectively “United Heritage,” “we,” “us,” “our”) in the context of business-to-business (B2B) activities. In this context, United Heritage processes personal information concerning individuals that we have a prospective or existing business relationship with, including independent agents, corporate clients, business partners, service providers, suppliers, vendors, and other persons who work for, or on behalf of United Heritage (collectively, “Business Contacts”).

This B2B Notice supplements our [Website Privacy Policy](#), which applies to visitors to our websites, including www.unitedheritage.com, www.unitedheritagelife.com, and all agent/funeral home portals or agent administration systems (collectively, the “Websites”).

2. COLLECTION, USE, AND DISCLOSURE OF BUSINESS CONTACT PERSONAL INFORMATION

Sources of Business Contact Personal Information. We may collect Business Contact personal information directly from you when you contact us, or from another party, such as through an introduction from another Business Contact.

Categories of Business Contact Personal Information Collected, Purposes, and Disclosure. We may collect the following categories of Business Contact personal information, for the following purposes, and disclose such Business Contact personal information as detailed below:

Category of Business Contact Personal Information	Purposes for Collection / Use / Disclosure	Business Purposes for Disclosure to Service Providers
Identifiers Examples: Real name, date of birth, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, and other similar identifiers	<ul style="list-style-type: none">• To enter into and execute agreements• To provide and market our services and products• To communicate with you• To administer your business account• To make and verify payments and bills• To develop our business• To perform necessary and appropriate internal functions, such as resolving complaints, records maintenance and developing or improving our website, products, and services• To gather evidence for investigations or to comply with applicable law• To detect security incidents; protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for that activity; conduct internal investigations; and help maintain and improve the safety, security, and integrity of our website, information systems, databases, and other technology assets• To prevent and detect fraud, verify identity, comply with a legal obligation, defend legal claims, assist with legal processes such as investigations, regulatory requests, litigation, and arbitration, and as required by applicable law, court order, or governmental regulations• To comply with health and safety obligations	<ul style="list-style-type: none">• To provide our services to you• For account management purposes• To provide customer service• To help us research, develop, and improve our services• Helping to ensure security and integrity• Debugging to identify and repair errors in functionality• Short-term, transient use• Performing services needed to operate our business, including maintaining or servicing accounts, providing customer service, processing requests, verifying information, and other similar services• Internal research for technological development and demonstration• Undertaking activities to verify or maintain the quality or safety of our systems and services, and to improve, upgrade, or enhance our systems and services

Category of Business Contact Personal Information	Purposes for Collection / Use / Disclosure	Business Purposes for Disclosure to Service Providers
Personal information described in California Civil Code §1798.80(e) Examples: Signature, telephone number, employment and employment history, and education	<ul style="list-style-type: none"> • To enter into and execute agreements • To provide and market our services and products • To communicate with you • To administer your business account • To make and verify payments and bills • To develop our business • To gather evidence for investigations or to comply with applicable law • To detect security incidents; protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for that activity; conduct internal investigations; and help maintain and improve the safety, security, and integrity of our website, information systems, databases, and other technology assets • To prevent and detect fraud, verify identity, comply with a legal obligation, defend legal claims, assist with legal processes such as investigations, regulatory requests, litigation, and arbitration, and as required by applicable law, court order, or governmental regulations • To comply with health and safety obligations 	<ul style="list-style-type: none"> • To provide our services to you • For account management purposes • To provide customer service • To help us research, develop, and improve our services • Helping to ensure security and integrity • Debugging to identify and repair errors in functionality • Short-term, transient use • Performing services needed to operate our business, including maintaining or servicing accounts, providing customer service, processing requests, verifying information, and other similar services • Internal research for technological development and demonstration • Undertaking activities to verify or maintain the quality or safety of our systems and services, and to improve, upgrade, or enhance our systems and services
Characteristics of protected classifications under California or federal law. Examples: Age and date of birth, marital status, gender, religion or creed, military or veteran status, disability, marital status.	<ul style="list-style-type: none"> • For business improvement, management, and planning • To determine performance requirements • To gather evidence for investigations or to comply with applicable law • To prevent and detect fraud, verify identity, comply with a legal obligation, defend legal claims, assist with legal processes such as investigations, regulatory requests, litigation, and arbitration, and as required by applicable law, court order, or governmental regulations • To comply with health and safety obligations 	<ul style="list-style-type: none"> • Helping to ensure security and integrity • Short-term, transient use • Internal research for technological development and demonstration • Undertaking activities to verify or maintain the quality or safety of our systems and services, and to improve, upgrade, or enhance our systems and services
Internet or other electronic network activity information Examples: Browsing history, search history, and information regarding interaction with our online services such as through your registered account on our websites	<ul style="list-style-type: none"> • For business improvement, management, and planning • To detect security incidents; protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for that activity; conduct internal investigations; and help maintain and improve the safety, security, and integrity of our website, information systems, databases, and other technology assets • To prevent and detect fraud, verify identity, comply with a legal obligation, defend legal claims, assist with legal processes such as investigations, regulatory requests, litigation, and arbitration, and as required by applicable law, court order, or governmental regulations 	<ul style="list-style-type: none"> • Helping to ensure security and integrity • Debugging to identify and repair errors in functionality • Short-term, transient use • Performing services needed to operate our business, including maintaining or servicing accounts, providing customer service, processing requests, verifying information, and other similar services • Internal research for technological development and demonstration • Undertaking activities to verify or maintain the quality or safety of our systems and services, and to improve, upgrade, or enhance our systems and services

Category of Business Contact Personal Information	Purposes for Collection / Use / Disclosure	Business Purposes for Disclosure to Service Providers
Audio, electronic, visual, thermal, olfactory, or similar information Examples: CCTV when visiting our physical offices and audio recordings of phone or video calls	<ul style="list-style-type: none"> To gather evidence for investigations or to comply with applicable law To detect security incidents; protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for that activity; conduct internal investigations; and help maintain and improve the safety, security, and integrity of our website, information systems, databases, and other technology assets To prevent and detect fraud, verify identity, comply with a legal obligation, defend legal claims, assist with legal processes such as investigations, regulatory requests, litigation, and arbitration, and as required by applicable law, court order, or governmental regulations To comply with health and safety obligations 	<ul style="list-style-type: none"> Helping to ensure security and integrity Debugging to identify and repair errors in functionality Short-term, transient use Performing services needed to operate our business, including maintaining or servicing accounts, providing customer service, processing requests, verifying information, and other similar services Internal research for technological development and demonstration Undertaking activities to verify or maintain the quality or safety of our systems and services, and to improve, upgrade, or enhance our systems and services
Professional or employment-related information Examples: Resumes, former employers, work history, and certifications	<ul style="list-style-type: none"> To gather evidence for investigations or to comply with applicable law To prevent and detect fraud, verify identity, comply with a legal obligation, defend legal claims, assist with legal processes such as investigations, regulatory requests, litigation, and arbitration, and as required by applicable law, court order, or governmental regulations 	<ul style="list-style-type: none"> Helping to ensure security and integrity Short-term, transient use Performing services needed to operate our business, including maintaining or servicing accounts, providing customer service, processing requests, verifying information, and other similar services

Categories Of Recipients To Whom We Disclose Personal Information. We do not sell or share for behavioral advertising Business Contact personal information, but we may disclose your personal information to the following categories of parties for the following purposes:

- **Family of companies.** We may internally disclose Business Contact personal information as well as within our family of companies so that we and other family companies can respond to requests or inquiries or tell you about a product or service.
- **Business transfers.** We may disclose Business Contact personal information in the event we sell or transfer all or a portion of our business assets (e.g., further to a merger, reorganization, liquidation, bankruptcy, or any other business transaction), including negotiations of such transactions.
- **In response to legal process.** We may disclose Business Contact personal information for legal compliance, law enforcement, and public safety purposes. For example, to law enforcement, government or regulatory bodies, lawful authorities, or other authorized third parties in order to comply with laws, regulations, court orders, or other legal obligations.
- **To protect us and others.** We may disclose the information we collect from you where we believe it is necessary to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the safety of any person, violations of our Terms of Use, or as evidence in litigation in which we are involved.
- **To professional advisers.** We may disclose the information we collect from you to seek advice from lawyers, auditors, and other professional advisers.

3. RETENTION OF BUSINESS CONTACT PERSONAL INFORMATION

We may retain personal information for as long as is necessary for the purposes described in this Notice or otherwise authorized by law. This generally means holding the information for as long as one of the following apply:

- Your personal information is reasonably necessary to manage our operations, to manage your relationship with us, or to satisfy another purpose for which we collected the information;
- Your personal information is reasonably necessary to carry out a disclosed purpose that is reasonably compatible with the context in which the personal information was collected;
- The personal information is reasonably required to protect or defend our rights or property (which will generally relate to applicable laws that limit actions in a particular case); or
- We are otherwise required or permitted to keep your information by applicable laws or regulations.

Where information is used for more than one purpose, we will retain it until the purpose with the latest period expires. For more information about our retention policies, please contact us using the contact details below.

4. **CALIFORNIA PRIVACY RIGHTS**

If you are a California resident, you have the right to submit certain requests relating to your personal information as described below.

To exercise any of these rights, please submit a request using the information provided in Section 5, Contact Us, below.

If you make a privacy request, we may take steps to verify your identity before responding to your request. You may designate an authorized agent to make a request on your behalf. You may make such a designation by providing the agent with written permission to act on your behalf. As permitted by law, we may take steps to verify your own identity in response to a request even if you choose to use an agent.

Please note that our response times to your requests may vary depending on the specific request and the type of information sought. We respond to all verifiable requests for information as soon as we reasonably can and no later than legally required. In the event we are not able to process all or part of your request, we will provide an explanation as to why.

Right to Request More Information. You may request more information about:

- the categories of personal information we have collected about you;
- the categories of sources from which the personal information is collected;
- our business or commercial purpose for collecting or disclosing your personal information;
- the categories of third parties with whom we disclosed your personal information;
- the specific pieces of information we have collected about you;
- the categories of personal information about you that we disclosed for a business purpose and the categories of persons to which it was disclosed.

Right to Correct Inaccurate Information. If you believe that any of the personal information we maintain about you is inaccurate, you may submit a request for us to correct that information. Upon receipt of a verifiable request to correct inaccurate personal information, we will use commercially reasonable efforts to correct the information as you direct.

Right to Request Deletion of Your Personal Information. California residents have the right to request that we delete personal information collected or maintained by us. Following receipt of a verifiable request to delete, we will let you know what personal information we can delete from our records. We will also notify our service providers and contractors, and any third parties to which we disclosed your information about your request to delete.

Right to Non-Discrimination for the Exercise of Your Privacy Rights. If you choose to exercise any of the privacy rights described above, consistent with California law, we will not discriminate against a Business Contact for exercising their privacy rights.

5. **CONTACT US**

You may contact us for more information or to exercise your privacy rights at:

- Toll Free Phone: 1-800-657-6351 ext. 4000
- Online: <https://www.unitedheritage.com/index.php?r=site%2Fcontact>
- Address: PO Box 7777, Meridian, Idaho 83680-7777
- Email: heritage@unitedheritage.com

6. **ACCESSIBILITY**

Business Contacts with a disability may seek more information on accessibility [here](#).