



Policyholders of United Heritage Life Insurance Company:

United Heritage has been following reports of the areas affected by Hurricanes Harvey and Irma. In response to the devastation that has occurred and continues to affect our policyholders in Texas, Louisiana, Florida, Georgia, and South Carolina, as a result of these hurricanes, United Heritage Life Insurance Company has adopted the following policy regarding premium and loan payments.

1. We will allow customers who reside in the counties and parishes that are or will be declared major disaster areas according to the Federal Emergency Management Agency (FEMA) the option of deferring loan and/ or premium payments penalty free for sixty days. The tolling period will begin on the premium due dates beginning on August 23, 2017. Any policy that is currently in lapse pending status or moves into that status in September will be granted an additional 60 day period from the special offer date forward before a lapse will occur. After that extended 60 day window has expired, premium and loan payments will have to be brought current, or the policy will expire. Deadlines for response to claim or information requests will also be granted a 60 day extension if necessary to comply. If necessary, we will modify these procedures to accommodate changing circumstances as we become aware of our clients' needs.
2. We will also work with individuals who may need additional assistance in maintaining their insurance coverage. Our only request is that they contact their agent for special assistance or contact our Client Service Department to set up a mutually agreeable and reasonable arrangement to maintain coverage. We have two dedicated contact options for Hurricanes Harvey and Irma victims; a toll free number and an email address:
 - i. Toll Free – 1-866-573-3928 or:
 - ii. by email – victimsofcatastrophe@unitedheritage.com
3. If additional counties or states are added by FEMA, we are prepared to follow these same guidelines for their policies with United Heritage Life Insurance Company.

May God bless the victims and families of Hurricane Harvey and Hurricane Irma.

Sincerely yours,

Dennis L. Johnson
President and CEO
United Heritage Financial Group
United Heritage Life Insurance Company