

PRIVACY STATEMENT

The affiliates of Universal Insurance Holdings, Inc., strive to provide you with high quality insurance products and efficient customer service. In the course of doing so, we obtain personal information about you and your family. We consider this information confidential and have procedures in place to protect the information against unlawful use and disclosure. We will disclose your information only as necessary to process your requests for insurance, to provide services to you as a policyholder or claimant, and as otherwise allowed or required by law.

The following statements describe how we obtain and use information about you, and how we protect that information. This statement applies to our affiliates identified below, and applies not only to current customers but also to our former customers. You do not need to take any action in response to this notice.

Personal Information We Collect

In connection with providing products and services to you, we obtain information from several sources. Most of the information we obtain comes directly from you, such as through the insurance applications you submit and other interactions you have with us. From these interactions with you, we learn information such as your name, address, telephone number, existing coverages, desired coverages, and similar information.

We also learn information about you from your transactions with us. This may include information such as your current or past coverages and related information, your premium levels, your payment history, your claims history, and other information. Your insurance agent also may provide information to us, such as requested additions or deletions of coverage and updated contact information for you. Finally, we may receive information from outside parties that has a bearing on your eligibility for products or services in which you are or might be interested. These parties may include consumer reporting agencies, motor vehicle records bureaus, or other sources.

If you visit an Internet site that we maintain, we might request certain information about you that will enable us to identify you as a user, including your name, a user name, a password, and password reminders. We also might obtain information about your web browser, operating system and similar information to improve the performance and operation of our site.

Our Use of Your Personal Information

We do not share the information we collect with other parties, except our affiliates, nonaffiliated parties performing contractual services for us, and as otherwise permitted by law. Universal Insurance Holdings, Inc. is a holding company with various subsidiaries providing various products and services relating to insurance and other financial services. The companies also may offer other products and services as the Universal Insurance Holdings family grows. In order to provide you with access to these products and services, and to improve our service to you, we may share information among members of our corporate family. The information we share among affiliates is limited to information about your transactions and experiences with us and to information that we otherwise are permitted to disclose by law.

When we provide information to parties performing contractual services for us (such as marketing and research), we contractually require those parties to preserve the confidentiality of your personal information. As indicated above, we also might share information that we obtain about you with nonaffiliated parties as allowed or required by law. This means that we will share information with parties as necessary to effect, administer, or enforce transactions that you request. In other words, we might provide your information, for example, to a company that prints and mails our insurance policies, or to a company that adjusts claims you report to us. Finally, we are permitted or required to share information with certain other parties listed in federal law and state rules, such as insurance advisory organizations, our attorneys and accountants, consumer reporting agencies, and civil and regulatory authorities.

How We Protect Your Personal Information

We maintain physical, electronic, and procedural safeguards to ensure the confidentiality of the personal information we obtain about you. We restrict access to your personal information to those employees who need to know that information to provide services to you.

This summary of our practices is furnished for your information. No action is required by you upon receipt of this notice.

This notice describes the practices and procedures of Universal Insurance Holdings, Inc. and the subsidiaries listed below regarding products or services that you obtain from any of them. If you obtain financial products or services from other members of our corporate family, you will receive a separate notice identifying their practices and procedures.

- Universal Property & Casualty Insurance Company
- Universal Risk Advisors, Inc.
- Universal Risk Life Advisors, Inc.
- Universal Adjusting Corporation
- Universal Inspection Corporation
- Universal Florida Insurance Agency, Inc.
- U.S. Insurance Solutions, Inc.