



Fair Credit Reporting Act Disclosure of Intent to Obtain a Consumer Report

Colonial Life & Accident Insurance Company, hereafter referred to as “Colonial,” may obtain and use a consumer report from a consumer reporting agency about you when considering whether to contract or appoint you as a Colonial producer or, if you become a Colonial producer, when making other relevant decisions regarding your association with Colonial that directly affect you. These terms are defined in the Fair Credit Reporting Act (FCRA), which applies to you.

A consumer reporting agency is a person or business which, for monetary fees, dues or on a cooperative nonprofit basis, regularly engages, in whole or in part, in the practice of assembling or evaluating consumer credit information or other information on consumers for the purposes of furnishing consumer reports to third parties, such as Colonial.

A consumer report is any written, oral or other communication of any information by a consumer reporting agency bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living, which is used or collected, in whole or in part, for the purpose of serving as a factor in establishing the consumer’s eligibility for credit, employment, insurance or other purposes authorized by the FCRA.

You may request that Colonial provide you with a copy of the Federal Trade Commission’s (FTC) document entitled “Summary of Your Rights Under the Fair Credit Reporting Act.” You can find this document and more information about the FCRA on the Federal Trade Commission’s web site at www.ftc.gov. As a consumer, you are free to contact the FTC about your rights under the FCRA and to obtain more information.

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