

**ACFIC - HOMEOWNERS**

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**FAIR CREDIT REPORTING ACT**

The Fair Credit Reporting Act, a Federal enactment, became effective on April 25, 1971. This law requires insurance companies to advise persons applying for insurance that an investigative consumer report may be secured in connection with their application. Failure to so advise the affected persons, if a report is secured, is punishable by severe penalties. To assure compliance with this law, we have imprinted notice of it on the application.

The law also provides that after such advance notification the applicant may make written request to the insurance company for an accurate disclosure of the nature and scope of the investigations requested. We are obligated to make written response within five days of receipt and, therefore, any such written requests must be forwarded immediately to the Underwriting Department.

If we use any information contained in an investigative consumer report in arriving at a decision to terminate or refuse coverage, the Underwriting Department must advise the applicant by mail of the following:

1. Name of company furnishing the report.
2. Address of the branch office making the report.

Under no circumstances will the Underwriting Department reveal the contents of the report. The affected person is authorized and entitled by law to go to the reporting company, during normal business hours and on reasonable notice, and request information concerning his or her file. Every consumer reporting agency shall, upon request and proper identification of any consumer, clearly and accurately disclose to the consumer:

1. The nature and substance of all information (except medical information) in its files on the consumer.
2. The sources of information.

