

FloodSimple

FLOODSIMPLE INSURANCE SERVICES LLC PRIVACY STATEMENT

Last Updated: July 22, 2021

This privacy statement applies to FloodSimple Insurance Services. This privacy statement applies to personal information collected through our websites and our other online products and services that display or link to this privacy statement (“**online services**”), information collected through our call center agents and service representatives, information collected offline and information obtained from third parties.

FloodSimple wrote this privacy statement to help you understand what information we collect about you, how we use this information and the choices you have regarding such use, and other important information regarding our privacy practices. If you have any questions or comments about this privacy statement or the ways in which FloodSimple uses the personal information we collect about you, please contact

Please note our Privacy Notice applies to information that we collect about individuals who seek, apply for, or obtain our insurance products or services for personal, family or household purposes, whether that information comes through our online services or any other means. The information contained in this privacy statement is not intended to amend, replace, contradict, change or otherwise affect the policies outlined in the Privacy Notice. Please read the Privacy Notice for information about your rights with respect to the information collected in connection with seeking, applying for or obtaining insurance products or services from us.

Before engaging with us, please review this privacy statement carefully.

COLLECTION OF PERSONAL INFORMATION

We collect and combine information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“**personal information**”) such as names, email addresses, IP addresses, telephone numbers and broader categories of personal information such as commercial information. The categories of personal information we may collect about you depend on your interactions and engagement with us and include personal information you provide directly to us, personal information collected automatically through your use of our online services and personal information obtained from third party sources.

Personal information you provide directly to us

We may collect personal information you provide directly to us, such as when you request a quote; apply for, purchase or modify insurance coverage; create or modify your account; inquire about, file or check the status of a claim; pay your bill; sign up for our communications or request information from us; contact customer support; chat with us using the chatbot; respond to a survey; or otherwise communicate with us. The personal information we collect from you may include:

- **Direct identifiers**, such as your name, e-mail address, residential property address, postal address, driver’s license number, account username and password and related security questions.
- **Personal records**, such as your signature, phone number, family member information, payment card information, financial account information and insurance policy information;
- **Protected characteristics**, such as age, gender, marital status and veteran or military status;
- **Commercial information** such as your payment history, claims history, property information and records, records of

products or services purchased, lender information, and information necessary to determine discount qualification and eligibility.

- **Other personal information**, such as other information you choose to provide to us such as a review of our products.

Some forms on the online services may require that you provide certain personal information to submit the form. You may choose not to provide personal information in those cases, but this may prevent you from being able to use certain features of our online services, including, for example, our online quoting tool.

Personal information we collect automatically through your use of our online services

We use cookies and similar technologies on our online services, electronic communications and advertisements that automatically receive and track certain data about how you and other visitors interact with our online services, preferences expressed, and settings chosen. In some cases, we do this through the use of cookies, pixel tags and similar technologies that create and maintain unique identifiers. To learn more about these technologies and our use of them, please see our Statement on Cookies and Similar Technologies below. The personal information we collect automatically using these technologies may include:

- **Direct identifiers**, such as your IP address and device and advertising identifiers; and
- **Internet activity information**, such as your browser type, your operating system and data regarding network-connected hardware, information regarding your interactions with pages you visit on our online services, access dates and times, system activity and the third-party site or service you were using before interacting with our online services.

Some information about your use of our online services and certain third-party services may be collected using cookies and similar technologies across time and services, and used by us and third parties for purposes such as to associate different devices you use, and deliver relevant ads and/or other content to you on the online services and certain third-party services.

Personal information we collect from other sources

We may collect personal information about you from other sources. In some instances, we may combine the personal information we collect about you from other sources with personal information we collect from you. For example, we may collect personal information about you from third parties in order for us to provide you with a pre-quote for our products and services. We also may obtain personal information about you from consumer reporting agencies or insurance support organizations as well as from commercially available sources such as data aggregators and public databases. Once you obtain insurance, we may obtain personal information about you from third-party providers of products and services, if you use such products or sign up for such services to be eligible for a discount on your insurance. Depending on your relationship with us, this personal information may include:

- **Direct identifiers**, such as your name, e-mail address, residential property address and postal address;
- **Personal records**, such as information about your residential properties, your demographic information and information we obtain when you connect to FloodSimple through social media; and
- **Commercial information**, such as a credit-based insurance score report; your inspection report; your traffic and criminal violations information; your claims history with other companies (including liability claims as well as property claims); claims history for adults in your household; information on your buying habits and interests and other publicly observed data (such as from social media); and for FloodSimple Insurance Services, information on whether you obtained a home wellness checkup or review, purchased a warranty or service contract, activated, and maintain the activation of, a smart home or Internet of Things (“IoT”) device or subscribed to a home maintenance or security service.

Additionally, if you purchase insurance through an insurance agent or agency, we will receive personal information from that agent/agency about you. The personal information we receive from the agent/agency will be the same types of personal information as described above under Personal information you provide directly to us.

We may also use the personal information that we collect from you and about you to draw inferences, such as information regarding your preferences or consumer habits. Aggregated and deidentified information.

We may also maintain aggregate data or other deidentified information about you, such as usage statistics, online traffic patterns and user feedback. This aggregated or deidentified information is not personal information. In addition to using this information for the purposes discussed in this privacy statement, we may disclose this aggregated or other deidentified information to third parties without restrictions.

USE OF PERSONAL INFORMATION

We may use your personal information, for example, to complete an application on your behalf; generate a quote for you; create, maintain and customize your account with us; communicate insurance information to a lender or mortgagor designated by you; verify and supplement your application information; service your policy; intake and process claims; permit our network of providers to provide you with services in relation to either loss control or a claim; respond to your requests, questions or comments; fulfill orders; send billing notices to you and your lender, mortgagor, or lender service company; process payments and prevent transactional fraud; communicate with you and your lender or mortgagor about your policy and claims; provide you with customized content, targeted offers and advertising through our online services, third-party sites and via email or text message; contact you with information, newsletters and promotional materials from us or on behalf of our partners and affiliates; promote customer reviews and testimonials in marketing and advertising material; develop new products and services; improve our existing products and services; address problems and review the usage and operations of our online services or business; improve our online service content, products and offerings; protect the security and integrity of our online services and our business, including to detect fraud or illegal activities; enforce our terms of use and other applicable policies; respond to valid law enforcement requests and as required by applicable law, court order and governmental regulations; protect and defend our rights and property or the rights of third parties; and as otherwise described to you at the point of collection of your personal information and in this privacy statement.

In addition to the purposes identified above, we may also use your personal information for marketing analytics purposes (e.g., evaluating website usage patterns and advertisement interactions) so that we can gauge the effectiveness of our programs and advertisements, and better personalize our online services and information presented to visitors.

SHARING OF PERSONAL INFORMATION

Personal information shared by us

We may share your personal information as described in this privacy statement below or as described at the time of collection.

- **With your consent or at your direction.** We will share your personal information when we have your consent or at your direction. For example, we will share your personal information to communicate insurance information to a lender or mortgagor designated by you.
- **To perform services.** We may share your personal information with third parties in order to perform the services or provide the products you requested, such as to obtain your credit-based insurance score in connection with your application for our products and services.
- **Affiliates.** We may share your personal information with a parent, subsidiary or affiliate entity within the FloodSimple corporate family as permitted by law.
- **Companies involved in insurance transactions.** We may share your personal information with third parties that play a role in an insurance transaction such as insurance companies; payment vendors; inspection companies; loss control companies, claims adjusters and other claims related companies, contractors, investigators, attorneys and other third parties who provide services relating to your claim; collection and subrogation companies; and other vendors and contractors involved in the insurance transaction. We may also share your personal information with participating insurance support organizations, reinsurance companies and regulators.
- **Our authorized agents and brokers.** We may share your personal information with agents and brokers who sell or facilitate the sale of our services and products to provide you with the services you have requested.
- **Vendors.** In the course of doing business, we employ other companies and individuals to perform a variety of functions on our behalf. For example, we may provide your personal information to providers that:
 - Help complete transactions, assist with a claim or service your policy;
 - Provide marketing and advertising, email or other communication services;
 - Engage in credit, insurance, or claims reporting;
 - Provide payment processing or collection;
 - Provide services that support our online activities including providing tracking technologies, web hosting and analytics;
 - Provide tax, accounting, audit, legal and data enhancement services;

- Provide technology services and enhance security, privacy and fraud protections;
- Provide analytics services or conduct research or actuarial studies; and
- Provide support to our operations.

These vendors and other third parties may have access to your personal information if it is needed to perform their functions for us.

- **Promotions and Requested Services.** We may share your personal information with third parties to provide you with a product offering or service offering, as permitted by law. These promotions may be made through a partnership or promotional offering made by a third party or by us.
- **Consumer reporting agencies.** We may share your personal information, including your claims history or payment history with us, with consumer reporting agencies. This information may be maintained by the consumer reporting agency and disclosed to others as permitted by law.
- **Legal.** We may share your personal information if required by law or by a regulatory authority such as a state insurance department or at the request of law enforcement or regulatory authorities. We may also disclose your personal information as part of an investigation or enforcement action relating to improper or illegal conduct in connection with our operations, online services or other products, including, without limitation, any situations that may involve threats to the safety or privacy of any person or misuse of our online services.
- **Necessity.** We may share your personal information when we believe such disclosures are necessary. For example, we may disclose your personal information to protect the rights, property, life, health, security or safety of FloodSimple Insurance Services or NAAIS and their respective online services, employees, visitors and users as well as any third party. We may also disclose your personal information to establish a defense or claim in any legal action or dispute involving FloodSimple Insurance Services or NAAIS or any of their respective officers, directors, employees, agents or contractors, or where we believe your actions are inconsistent with our terms of use, user agreements or applicable terms or policies.

Sale or Bankruptcy

During the normal course of our business, FloodSimple may sell or purchase assets. If another entity acquires, or seeks to acquire, us or any of our assets (e.g., further to a merger or acquisition or any other business transaction, including negotiations or due diligence in relation to such transactions or potential transactions), your personal information may be shared with or transferred to such entity. In addition, if any bankruptcy, liquidation or reorganization proceeding is brought by or against us, such information may be considered an asset of ours and may be sold or transferred to third parties. Should such a sale or transfer occur, we will use reasonable efforts to try to require that the transferee use your personal information in a manner that is consistent with this privacy statement.

SOCIAL FEATURES

Certain functionalities on our online services permit interactions that you initiate between the online services and third-party services, such as social networks (“**social features**”). Examples of social features include features enabling you to send content such as contacts and photos between the online services and a third-party service; “liking” or “sharing” our content; and features that otherwise connect the online services to a third-party service (e.g., to pull or push information to or from the online services). If you use social features, and potentially other third-party services, information you post or provide access to may be publicly displayed by the third-party service you use. Also, both FloodSimple and the third party may have access to certain information about you and your use of the online services and the third-party service.

ANALYTICS AND ADVERTISING SERVICES PROVIDED BY OTHERS

All of our online services use Google Analytics, Full Story, Fastly, Pingdom and Mixpanel to provide audience measurement and analytics services for us. These analytics services may use cookies, pixel tags and other technologies to collect information to help us analyze website users and how they use the website. The information collected by these technologies is used to assess how often you visit our online services, what pages you view when you visit our online services and what other websites you visited before coming to our online services. Information generated by these services may be transmitted to and stored by these providers and they may use this information for purposes such as evaluating your use of the website, compiling statistics reports on the website’s activity and providing other services relating to website activity and other internet usage. For more information on Google’s privacy practices for Google Analytics, please visit <https://support.google.com/analytics/answer/6004245>.

For more information on Full Story's privacy practices, please visit <https://www.fullstory.com/legal/privacy/>. For more information on Fastly's privacy practices, please visit <https://www.fastly.com/privacy>. For more information on Pingdom's privacy practices, please visit <https://www.solarwinds.com/legal/privacy>. You may prevent analytics vendors from recognizing you on our online services by deleting or disabling cookies from our online services. For more information, see **Your Choices** below.

We may also use other vendors to serve advertisements on our behalf on our online services and across the internet, and to track and report on the performance of those advertisements. These entities may use cookies, pixel tags, and other technologies to identify your device when you use our online services and interact with our electronic communications and ads, as well as when you visit other online services. Data collected and maintained by such third-party ad providers will be subject to the terms of use and privacy policies of those providers. We are not responsible for any third party's data collection or privacy practices. For more information about these technologies and service providers, please see our [Statement on Cookies and Similar Technologies](#) below.

STATEMENT ON COOKIES AND SIMILAR TECHNOLOGIES

We and our vendors use cookies and similar technologies on our online services, electronic communications and advertisements that automatically receive and track certain data about your device and interaction with our online services, communications and advertisements. You can read more here about the types of cookies and similar technologies we use, why we use them, and how you can exercise your choices.

Overview of cookies and similar technologies

"Cookies" are small text files that are stored on your browser or device by websites, apps, online media and advertisements. There are different types of cookies. Cookies served by the entity that operates the website you are visiting or using are called **"first-party cookies"** (so cookies served by FloodSimple while you are using our online services are first-party cookies). Cookies served by companies that are not operating the website you are visiting or using are called **"third-party cookies"** (so, we may allow an analytics partner to set a cookie on your computer via our online services while you visit our online services, and that would be a third-party cookie). Cookies may also endure for different periods of time. **"Session cookies"** only last only as long as your browser is open. These are deleted automatically once you close your browser. Other cookies are "persistent cookies" meaning that they survive after your browser is closed (for example, they may recognize your computer when you re-open our online services).

"Pixel tags" (also called web beacons, clear GIFs or action tags) are small blocks of code installed on (or called by) a webpage, app or advertisement which can retrieve certain information about your device and browser, including device type, operating system, browser type and version, website visited, time of visit, referring website, IP address, and other similar information (including the small text file (the cookie) that uniquely identifies the device). Pixel tags can also be used to monitor the way in which visitors interact with websites, electronic communications and the content thereon/in. Pixels also provide the means by which third-party partners set and read browser cookies from a domain that they do not themselves operate and collect information about visitors to that domain, typically with the permission of the domain owner.

"Local storage" refers generally to other places on a browser or device where information can be stored by websites, ads, or third parties (such as HTML5 local storage and browser cache).

"Log file information" (also called **"server logs"**) refers to information that is automatically reported by your browser each time you access a website, including your web request, IP address, browser type, referring/exit pages and URLs, number of clicks, domain names, landing pages, pages viewed, language and other such information.

In this privacy statement, these and similar technologies are collectively referred to as **"cookies and similar technologies."**

Types and purposes of cookies and similar technologies

These cookies and similar technologies receive and track certain data about your device (such as your device type, operating system, device IP address, mobile network carrier, and device and advertising identifiers) and interaction with our online services, communications and advertisements (such as access dates and times, features or pages viewed, advertisements and ad features viewed, and approximate location based on your IP address).

Your cookie choices

Most web browsers are set to accept cookies by default. However, in addition to the specific opt-out mechanisms described above in [Statement on Cookies and Similar Technologies](#), you can typically choose to set your browser to remove or reject browser cookies. To do so, please follow the instructions provided by your browser which are usually located within the "Help" or "Preferences" menu. Removing or rejecting browser cookies does not necessarily affect third-party Flash cookies (see "local storage" above) which may be used by us or our approved partners in connection with our online services. To delete or disable Flash cookies, please visit

<https://helpx.adobe.com/flash-player/kb/disable-local-shared-objects-flash.html> for more information. Please be aware if you disable or remove these technologies, some parts of our website may not work and when you revisit our website, your ability to limit browser-based technologies is subject to your browser settings and limitations.

For further information about cookies and similar technologies, including how to manage and delete cookies on your device, you can visit www.allaboutcookies.org.

Web browser do not track (DNT) headers

Some web browsers may transmit “do-not-track” signals to websites with which the browser communicates. Our online services do not currently respond to these “do-not-track” signals. To learn more about “Do Not Track” signals, you may visit <https://allaboutdnt.com>.

Withdraw Consent

If you have consented to us sharing your personal information with an affiliate or third party, you can withdraw your consent by contacting us using the information below under [Contact Us About Privacy](#). If you withdraw your consent, we will discontinue sharing your personal information with that entity.

Unsubscribe from emails

If you no longer wish to receive marketing e-mails and other marketing communications from us, you may unsubscribe at any time by clicking the “unsubscribe” link in the promotional emails sent to you or by contacting us using the information below under [Contact Us About Privacy](#). Please note that even if you opt-out of receiving promotional emails from us, we may continue to send you non-promotional emails.

Opt-out of analytics

You may exercise choices regarding the use of cookies by visiting the following websites:

- For Google Analytics, by visiting <https://tools.google.com/dlpage/gaoptout>.
- For Full Story, by visiting <https://www.fullstory.com/optout/>.

Opt-out of interest-based advertising

In addition to the information provided above in [Statement on Cookies and Similar Technologies](#), you may opt-out of receiving targeted advertisements from third-party advertisers and ad networks who are members of the Network Advertising Initiative (NAI) by visiting <http://optout.networkadvertising.org/>. You may also opt-out of receiving targeted advertisements from other companies that perform interest-based advertising services who are members of the Digital Advertising Alliance (DAA) by visiting <http://optout.aboutads.info/>. Please note that when using the ad industry opt-out tools described above you may need to execute opt-outs for each browser or device that you use. Opting out of interest-based advertising does not mean you will no longer see advertising online but it does mean that the companies from which you opt-out will no longer show ads that have been tailored to your interests. If you use industry opt-out tools, your opt-out will only apply to companies who are participating in those industry organization tools.

INFORMATION YOU PUBLICLY DISCLOSE

The online services may permit you to post or submit content publicly such as if you comment on a blog post or provide a review or testimonial. If you choose to submit content containing personal information to any public area of the online services, your content will be accessible by anyone, including us. We encourage you to exercise caution when making decisions about what you disclose in public areas.

INFORMATION SECURITY

FloodSimple uses physical, technical and administrative security measures, consistent with industry practice. Such measures are reasonably designed to protect your personal information from loss, unauthorized access, disclosure, alteration or destruction. We may use encryption, password protection, secure socket layers, internal restrictions and other security measures to help prevent unauthorized access to your personal information. However, any information you provide to us is at your own risk. We cannot guarantee that such information will not be lost, accessed without authorization, disclosed, altered or destroyed.

MINORS

Our online services are not intended for or designed to attract children under the age of 13. We do not knowingly collect any personal information from anyone under the age of 18 without the consent of a parent or guardian, and you must be 18 years of age or older to submit any information to us.

YOUR CALIFORNIA PRIVACY RIGHTS

California residents have the privacy rights listed below. The rights granted under the California Consumer Privacy Act and Shine the Light are not the same. To exercise your rights, you will need to follow the directions specific to each law.

California Consumer Privacy Act (“CCPA”)

Please note that the CCPA provides certain exceptions with respect to information that we collect in connection with providing products or services to other businesses or when receiving products or services from our vendors and suppliers. Similarly, the CCPA provides certain exceptions with respect to information we collect in the context of a person’s role as a job applicant, employee or independent contractor of FloodSimple. If you are a FloodSimple California employee, job applicant or independent contractor or a FloodSimple vendor or supplier, you may not have any or all of the privacy rights listed below in connection with information we have about you in the context of that relationship.

Additionally, the CCPA does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act and certain other state or federal privacy laws. Accordingly, the privacy rights described below do not apply to information that we collect, process or disclose in connection with California residents who seek, apply for or obtain our insurance products or services for personal, family or household purposes, which are subject to our [Privacy Notice](#).

Collection, use and disclosure of your personal information in the past 12 months

The CCPA requires that we make certain disclosures about our general collection, use and disclosure of personal information over the past 12 months. Accordingly, in the past 12 months:

- we collected the categories of personal information described in **Collection of Personal Information** and **Use of Personal Information** above.
- we did not sell personal information.
- for FloodSimple Insurance Services, we disclosed to the entities described in **Sharing of Personal Information = For FloodSimple Insurance Services**, the following categories of personal information: Direct Identifiers, Personal Records, Protected Characteristics, Commercial Information and Internet Activity Information.

You have the right to request to know more specific disclosures about your personal information as detailed under **Request to Know** below.

California Privacy Rights

You may have the following privacy rights:

Request to Know. You have the right to request to know: (i) the specific pieces of personal information we have collected about you; (ii) the categories of personal information we have collected about you in the last 12 months; (iii) the categories of sources from which that personal information was collected; (iv) the categories of third parties with which we share personal information; (v) the categories of your personal information that we sold or disclosed in the last 12 months and for each category, the categories of third parties to which we sold or disclosed that particular category of information; and (vi) the purpose for collecting and selling your personal information. You may exercise your right to request to know twice a year, free of charge. If we are unable to fulfill your request to know, we will let you know the reason why.

Please note, in response to a request to know, the California Consumer Privacy Act prohibits us from disclosing your Social Security number, driver’s license number or other government-issued identification number, financial account number, any

health insurance or medical identification number, an account password, security questions or answers, unique biometric data generated from measurements or technical analysis of human characteristics.

- **Request to delete.** You have the right to request that we delete the personal information that we have collected from you. We may deny your request under certain circumstances, such as if we need to comply with our legal obligations or complete a transaction for which your personal information was collected. If we deny your request to delete, we will let you know the reason why.
- **Right to Non-Discrimination.** If you choose to exercise any of these rights, we will not discriminate against you in any way. If you exercise certain rights, understand that you may be unable to use or access certain features of our online services.

To make a request to know or a request to delete, contact us toll free at 1-844-803-8788 or email us your request at customerservice@floodsimple.com. If you are an authorized agent making a request on behalf of a California consumer, please contact us at 1-844-803-8788 or email us your request at customerservice@floodsimple.com.

We will take steps to verify your identity before processing your request to know or request to delete. We will not fulfill your request unless you have provided sufficient information for us to reasonably verify you are the individual about whom we collected personal information. If you have an account with us, we will use our existing account authentication practices to verify your identity. If you do not have an account with us, we may request additional information about you so that we can verify your identity. We will only use the personal information you provide to verify your identity and to process your request unless you initially provided the information for another purpose.

You may use an authorized agent to submit a request on your behalf. When we verify your agent's request, we may verify both your and your agent's identity and request a signed document from you that authorizes your agent to make the request on your behalf. To protect your personal information, we reserve the right to deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf.

Shine the Light

California residents may also request information from us once per calendar year about any personal information shared with third parties for that third party's own direct marketing purposes, including the categories of personal information and the names and addresses of those businesses with which we have shared such information. To request this information, please contact us at customerservice@floodsimple.com or by postal mail sent to: FloodSimple Insurance Services, 1624 Market St., Suite 22340 ECM, Denver, CO 80202. Your inquiry must specify "California Shine the Light Request" in the subject line of the email or the first line of the letter, and include your name, street address, city, state and ZIP code.

THIRD PARTIES

Our online services and other materials and products may contain references and/or links to third-party websites and services, including references and links to third parties that accept and process your payments to us. We are not responsible for any third party's data collection or privacy practices, and we have no control over what information third parties track or collect. Any access to and use of such linked websites is not governed by this privacy statement but instead is governed by the privacy policies of those third-party websites. We encourage you to review the privacy policies posted on those third-party websites for further information.

INTERNATIONAL USERS

If you are visiting the online services from outside the United States, please be aware that we are based in the United States and the information we collect will be transferred to, processed and stored on our servers in the United States in accordance with this privacy statement and applicable laws. The data protection laws and regulations applicable to your personal information transferred to the United States may be different from the laws in your country of residence.

CHANGES TO THIS PRIVACY STATEMENT

We may change this privacy statement from time to time. If we make significant changes in the way we treat your information, or to this privacy statement, we will provide you notice through the relevant online services or by some other means, such as e-mail. Your continued use of our online services after such notice constitutes your consent to the changes. We encourage you to periodically review this privacy statement for the latest information on our privacy practices.

CONTACT US ABOUT PRIVACY

If you have any questions about this privacy statement or our other information practices, please contact us at customerservice@floodsimple.com; toll free 844-803-8788; FloodSimple Insurance Services, 1624 Market St., Suite 230 ECM 22340, Denver, CO 80202.

Privacy Notice

We value our relationship with you and are committed to protecting the confidentiality of your nonpublic personal information (“personal information”). This notice explains what personal information we collect, how we use and share personal information, and how we protect your privacy. This notice applies to prospective, current, and former customers.

Personal Information We Collect

The personal information we collect about you may include:

- *Information you provide to us directly, including through the application process with an agent or broker, by phone or online.* This information may include, for example, your name, email address, postal address, date of birth, phone number, family member information, property information and records, information about your current insurance policy, gender, marital status, and veteran/military status.
- *Information we obtain from your transactions with us.* This information may include, for example, payment and claims history, discount eligibility, and information that we require for billing and payment such as your payment card information or financial account information.
- *Information we obtain from a consumer reporting agency about you or other adults in your household.* This information may include, for example, a credit-based insurance score report and claims history with other companies.
- *Information we obtain about your transactions with our affiliates.* This information may include, for example, confirmation that you obtained a home wellness checkup or review or purchased a warranty or service contract.
- *Information we obtain about your transactions with nonaffiliated third parties.* This information may include, for example, information about your residential properties, demographic information.

How We Disclose Personal Information

We reserve the right to disclose, as permitted by law, all personal information that we collect about you. Generally, this includes sharing your personal information with nonaffiliated entities, as permitted by law, to administer your transactions with us, process and service your insurance policy or claim, prevent fraud, perform research, comply with the law, comply with a request from law enforcement or other governmental entities, or with your consent or authorization. As permitted by law, this sharing may be with:

- Nonaffiliated third parties who play a role in an insurance transaction such as insurance companies; payment vendors; claims adjusters and other claims related companies, contractors, investigators, attorneys and other third parties who provide services in facilitation of your claim; collection and subrogation companies; and other vendors and contractors involved in the insurance transaction. We may also share your personal information with participating insurance support organizations and reinsurance companies.
- Nonaffiliated entities who perform a business, professional or insurance function for us. For

example, we may provide your personal information to providers that help complete transactions, handle a claim or service your policy; provide marketing and advertising, email or other communication services; engage in credit, insurance, or claims reporting; provide payment processing or collection; provide tax, accounting, audit, legal and data enhancement services; provide technology services and enhance security, privacy and fraud protections; provide analytics services or conduct research or actuarial studies; and provide support to our operations.

- Our (and/or your) authorized agents and brokers who sell insurance products and services on our behalf to provide you with the services you have requested.
- Consumer reporting agencies.
- State insurance departments, regulatory authorities or with other entities where required by law.
- Law enforcement or in response to a valid court order or subpoena.
- An acquiring entity or potential acquiring entity, in the case of a sale of our company or any of our assets (e.g., further to a merger or acquisition or any other business transaction, including negotiations or due diligence in relation to such transactions), or a bankruptcy, liquidation or reorganization proceeding.

As permitted by law, we may share your personal information with an affiliated entity. Please note that we do not share information about your creditworthiness with our affiliates for their own everyday business purposes.

Some products or services offered or recommended by us are provided by other companies. These companies will collect and use your personal information as described in their privacy policies.

How We Protect Your Personal Information

We maintain administrative, physical and technical safeguards that are designed to protect the confidentiality and security of your personal information. We also restrict access to personal information to those personnel who have a legitimate need for the information.

Independent Insurance Agents

The independent agents authorized to sell our insurance products are not employees and are not subject to FloodSimple's or the insurance carrier's privacy policy. The independent agents may have different personal information about you than we do and may use your personal information differently than we do. You should contact your insurance agent if you have questions about their collection and use of your personal information.

Your Rights

If you are a resident of Arizona, California, Connecticut, Georgia, Illinois, Maine, Massachusetts,

Minnesota, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon or Virginia, you have the right to request access to, correction and deletion of personal information that we have about you. Please contact us at customerservice@floodsimple.com or the address below to make such a request. Because of its legal nature, personal information obtained in connection with, or in anticipation of, a claim or civil or criminal proceeding, need not be shared with you. We may charge a reasonable fee to cover the costs of providing you with a copy of your information where it is permitted by law. Upon request of the residents of other states not listed above, we will take reasonable steps to verify the accuracy of the personal

information in our records.

If you would like to correct information that you provided to us, our representative will make the appropriate changes to our records. If you wish to correct personal information that was provided to us by a third party (such as a consumer reporting agency), the representative will provide you with the applicable third party's contact information. If we are unable to make the change that you request, we will provide an explanation of our refusal to do so. If we do not make the change, you may send a statement for insertion in your file. Minnesota residents may file an appeal with the Insurance Commissioner.

This privacy notice applies to FloodSimple Insurance Services and the insurance company named on your insurance policy.

Contact Us

If you have any questions about this privacy notice, please contact us at customerservice@floodsimple.com; toll free 844-803-8788; FloodSimple Insurance Services, 1624 Market St., Suite 230 ECM 22340, Denver, CO 80202.

Last Updated: July 22, 2021