

This Privacy Policy Notice of Auros Reciprocal Insurance Exchange (collectively, "Auros," "we," "us," or "our") and applies to customers ("customers" or "you"). This Privacy Policy applies to you if you are a current or former customer, an applicant, or filing a claim against a policy, and explains how we collect, use, protect, and share your nonpublic personal information and your rights under the privacy laws of your state, and other applicable privacy laws and regulations.

INFORMATION WE COLLECT

The types of information we collect depends on your relationship with us. For example, the information we collect to provide a quote may differ from the information we collect as part of our investigation and handling of a claim. We may collect the following categories of nonpublic personal information from or about you:

- Identifiers and nonpublic personal information (e.g., name, date of birth, mailing address, phone number, email address, internet protocol address, Social Security number, insurance policy number, driver's license number, bank account number(s) and other payment information, financial history, or marital status).
- Protected classification characteristics (e.g., age and marital status).
- Claim-related information (e.g., injury details, accident reports, police reports, and information related to damage to your property).
- Protected health information (PHI) (e.g., medical records, medical reports or bills).
- Other information provided by you or obtained from third parties (e.g., witnesses or other insurers).
- Commercial information (e.g., records of personal property, payment history, claims history, other payment or financial information, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies).
- Internet or other electronic network activity information regarding your interaction with our website (e.g., browsing history, cookies, search history, information on a consumer's interaction with a website, application, or advertisement).
- **Sensitive Personal Information:** We collect the following information, which is considered to be "sensitive" personal information: social security number, driver's license number, bank account number(s), and marital status.

SOURCES OF INFORMATION

We may obtain the nonpublic personal information listed above from the following sources:

- **Directly from you.** For example, when you (or someone on your behalf) provide claim related information, fill out forms or applications, and when you submit online questions or comments either by email or text messages.
- **Directly and indirectly from activity on our website.** For example, from submissions through our website portal and from website usage details collected automatically through cookies and other similar tracking technologies.
- **From consumer reporting agencies, public records and data collection agencies.** For example, we collect information regarding your obligations with others, your creditworthiness, loss history, and claims data from these sources.
- **From third parties.** For example, medical providers, employers, law enforcement, other insurers, or consumer reporting agencies, as necessary to process your claim.
- **From transactions with Auros or other nonaffiliated parties.** For example, your name, address, availability of funds, damage to premises, insurance coverage, transaction history, claims history, and premiums.

PURPOSES AND USE OF COLLECTED PERSONAL INFORMATION

We may use or disclose the nonpublic personal information, we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided.
 - To provide you with information, products or services that you request from us.
 - To maintain or service consumer accounts and to provide customer service.
 - To provide you with email alerts, text message alerts, event registrations and other notices concerning our products or services, or events or news, that may be of interest to you.
 - To carry out our legal and regulatory obligations and enforce our rights arising from any contracts entered into between you and us.
 - Improve, market or promote products and services to you.
 - Investigate, evaluate, and process your claim.
 - Communicate with you or relevant third parties.
 - Verify your identity and prevent fraud.
 - Compile, synthesize, generate and analyze anonymous reporting, usage and other aggregated information.
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- To improve user experience by making our website easier to use and navigate.
- Perform underwriting, rating, or other insurance-related functions, as permitted by law.
- Evaluate or conduct a business combination, such as a merger or sale.
- As necessary or appropriate to protect the rights, property or safety of us, our clients or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information.

HOW WE SHARE YOUR INFORMATION

We may, as allowed by law, disclose your nonpublic personal information for a business purpose to the following categories of third parties:

- Third parties that use your nonpublic personal information to process payments, validate your credit and loss history, and provide other similar services on our behalf.
- Third parties that use your nonpublic personal information for claim handling purposes, and provide other similar services on our behalf, such as claims adjusters, medical professionals, inspection vendors, adjusters, appraisers, investigators, legal advisors, or other experts, who are contractually obligated to protect your information.
- Other insurance institutions, financial institutions, reinsurers, insurance producers, or consumer reporting agencies as needed in connection with any insurance application, policy or claim involving you.
- Third parties that conduct research, including actuarial or underwriting studies.
- Adjusters, appraisers, auditors, investigators and attorneys.
- Third parties that may explore certain transactions with Auros, such as certain investments, loan transactions, and mergers and acquisitions of portions or all of our business.
- Third parties who perform business, professional or insurance functions for Auros including service providers, agents or independent contractors.
- Third parties with whom we share your nonpublic personal information may further share and/or disclose your information pursuant to their own privacy policies and practices.
- Our subsidiaries and affiliated companies.
- Law enforcement, government agencies, and other related third parties, in order to comply with the law, enforce our policies, or protect our or others' rights, property, or safety.

We may share or disclose the nonpublic personal information of our former customers to the following affiliates and nonaffiliated third parties:

- Insurance carriers, for the purpose of underwriting and rating.
- In some cases, we may disclose certain nonpublic financial information to an affiliate for marketing purposes without your prior authorization. The law does not offer you the option to restrict this type of disclosure.

We may make disclosures in accordance with California Insurance Code § 791.13.

WE DO NOT COLLECT DATA FOR PURPOSES OF SELLING YOUR PERSONAL INFORMATION, BUT WE MAY USE COOKIES AND OTHER TRACKING TECHNOLOGIES. TO OPT OUT, PLEASE CONTACT US AT 1-800-785-7660 OR aurosinfo@geoveraadvantage.com WITH THE SUBJECT LINE "PRIVACY INQUIRY." WE DO NOT RESPOND TO DO-NOT-TRACK SIGNALS.

Certain state law requires commercial website owners and operators to disclose how their website responds to web browser "do not track" signals. If you have enabled your browser for that purpose, at this time, we do not honor "do not track" requests or change our services or information practices in any way as a result of receiving "do not track" requests from your browser.

Third-Party Cookies and Links

Some content or applications, including advertisements, on the website are serviced by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content. We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

Our website contains links to other sites. Auros is not responsible for the privacy practices or content of such other sites. If you have any questions about how these other sites use your information, you should review their policies and contact them directly.

COLLECTION AND USE OF INFORMATION FROM CHILDREN

NOTICE TO CHILDREN UNDER THE AGE OF 16 AND THEIR PARENTS OR LEGAL GUARDIANS: AUROS DOES NOT KNOWINGLY COLLECT PERSONAL INFORMATION FROM CHILDREN UNDER THE AGE OF 13 AND CHILDREN UNDER THE AGE OF 13 ARE SPECIFICALLY PROHIBITED FROM SUBMITTING ANY PERSONAL INFORMATION ON THE WEBSITES. IF YOU ARE UNDER THE AGE OF 13, DO NOT SEND AUROS ANY PERSONAL INFORMATION INCLUDING WITHOUT LIMITATION TO YOUR EMAIL ADDRESS, NAME AND/OR CONTACT INFORMATION. IF WE LEARN WE HAVE COLLECTED OR RECEIVED PERSONAL INFORMATION FROM A CHILD UNDER 13 WITHOUT VERIFICATION OF PARENTAL CONSENT, WE WILL DELETE THAT INFORMATION. UNDER CALIFORNIA LAW, PERSONAL INFORMATION OF CONSUMERS UNDER THE AGE OF 16 IS CLASSIFIED AS SENSITIVE PERSONAL INFORMATION. WE DO NOT SELL OR SHARE THE PERSONAL INFORMATION OF CONSUMERS WE KNOW TO BE UNDER THE AGE OF 16 WITHOUT APPROPRIATE AUTHORIZATION. IF YOU BELIEVE WE MIGHT HAVE ANY INFORMATION FROM OR ABOUT A CHILD UNDER 16, PLEASE CONTACT US AT aurosinfo@geoveraadvantage.com.

YOUR RIGHTS

You have the following rights with respect to your personal information:

- **Right to Know:** You have the right to request that we disclose certain information to you about our collection, use, and disclosure of your nonpublic personal information. Once we receive and confirm your request, we will disclose the following to you:
 - The categories of nonpublic personal information we collected about you.
 - The categories of sources for the nonpublic personal information we collected about you.
 - Our business or commercial purpose for collecting that nonpublic personal information.
 - The categories of third parties with whom we share that nonpublic personal information and the categories of personal information shared with those third parties.
 - The specific pieces of nonpublic personal information we collected about you.
 - The name and address of any consumer credit reporting agency that prepared a report about you so that you can contact them for a copy.
 - **Right to Access:** You may request a copy of the nonpublic personal information we have collected about you.
 - **Right to Opt-Out:** You have the right to opt-out of sharing of your information with third parties, subject to certain exceptions for Auros to provide you products and services. We may collect and disclose nonpublic personal information WITHOUT the right to opt out when the use of your nonpublic personal information is used to service a claim. You may opt out of disclosures from non-affiliated third parties for purposes unrelated to your claim.
 - **Right to Limit use of Sensitive Personal Information:** You have the right to request that we limit our use and disclosure of your sensitive personal information to only what is necessary to perform the services you have requested, or as otherwise permitted by law. You may contact us using the methods described in the "Exercising Your Rights" section below.
 - **Right to Correction:** You have the right to request correction of any inaccurate personal information.
 - **Right to Request Deletion:** You have the right to request that we delete your nonpublic personal information that we have collected about you, subject to certain exceptions. We may deny your deletion request if retaining the information is necessary for us to: complete the transaction for which we collected the personal information; provide a good or service that you requested; take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you; detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities; debug products to identify and repair errors that impair existing intended functionality; exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law; engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent; enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us; comply with a legal obligation; or make other internal and lawful uses of that information that are compatible with the context in which you provided it. We will delete or deidentify personal information not subject to one of these exceptions from our records and will direct our service providers to take similar action.
 - **Right to Non-Discrimination:** We will not discriminate against you because you exercise your rights. For example, we will not deny you goods or services or charge you a different price or rate for goods or services if you make an access or deletion request.
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EXERCISING YOUR RIGHTS

To exercise the rights described above, please submit your request to us by either:

- Calling us at 1-800-785-7660; or
- Emailing us at aurosinfo@geoveraadvantage.com with the subject line "Privacy Inquiry"

Only you, or a person legally authorized to act on your behalf, may submit a request related to your personal information. You may also submit a request on behalf of your minor child. You may only make a request for information twice within a 12-month period. We will not charge a fee to respond to your request. Any such inquiry will be responded to within thirty (30) days. We must verify your identity with respect to such inquiries. Depending on the nature of the Personal Information at issue, we may require additional measures or information from you as part of that verification. You will be asked to provide your name, insured property address, and date of birth when making the request.

To submit a Do Not Sell or Share My Personal Information request, please contact us by either:

- Calling us at 1-800-785-7660; or
- Emailing us at aurosinfo@geoveraadvantage.com with the subject line "Privacy Inquiry"

SECURITY

We use reasonable security measures to protect the security and confidentiality of your personal information. We restrict access to your nonpublic personal financial information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal financial information.

Please understand, however, that no data transmissions over the Internet can be guaranteed to be 100% secure. Consequently, we cannot ensure or warrant the security of any information you transmit to us and you understand that any information that you transfer to us is done at your own risk. By using the services or providing nonpublic personal information to us, you agree that we can communicate with you electronically regarding security, privacy, and administrative issues relating to your use of the services. If we learn of a security system breach, we may attempt to notify you so that you can take appropriate protective steps. We may post a notice via our website if a security breach occurs. We may also send an email to you at the email address you have provided to us in these circumstances. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. We will not collect additional categories of nonpublic personal information or use the nonpublic personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

DATA RETENTION

We will not retain your nonpublic personal information any longer than necessary to fulfill the purposes described in this Privacy Policy. Under our record retention policy, we are required to destroy nonpublic personal information after we no longer need it according to specific retention periods. However, we may need to hold nonpublic personal information beyond our record retention policy periods due to regulatory requirements or in response to a regulatory audit, investigation, or other legal matter.

FOR MORE INFORMATION

If you have any questions regarding this Privacy Policy Notice, please visit us at <https://aurosins.com/privacy>.

For California Claimants: Under the California Insurance Information and Privacy Protection Act, we are required to inform you that we may collect nonpublic personal information from persons other than you in connection with your claim. This information may be disclosed to third parties as described above, without your prior authorization, to the extent permitted by law. You have the right to request access to and correction of your personal information, as outlined above.
