

GeoVera Advantage Insurance Services Inc.'s Privacy Policy

GeoVera Advantage Insurance Services, Inc. recognizes that privacy is important to you. That is why we are committed to protecting your privacy through the adoption of the following privacy principles:

Collection of Information

We collect, retain and use information about you, including members of your household, only where we believe that it will help or is necessary to provide you products and services or otherwise conduct our business. We collect nonpublic personal financial information about you from the following sources:

- Information we receive from you or through your agent or broker on applications or other forms;
- Information we receive from or about you in the process of adjusting claims;
- Information about your coverages and loss activity with other carriers; and
- Information we receive from a consumer reporting agency.

Such information includes identifying information such as your name, address, and social security number; financial information such as your income, payment history or credit history; and, under certain circumstances, health information such as information about an illness, disability or injury. It could also include information on claims with other insurance companies and us and the condition and maintenance of your property.

Any information obtained from a report prepared by an insurance-support organization may be retained by the insurance support organization and disclosed to other persons.

Disclosure of Information

We usually do not disclose nonpublic personal information about you without your consent. However, in some circumstances we may disclose the following personal information about you without your prior authorization:

- Information from your application or other forms, such as your name, address and social security number;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history; and
- Information about your claim history.

We do not disclose any personal information about you to anyone unless allowed by law. We may disclose personal information about you to:

- State insurance departments, for their regulation of our business;
- Other government authorities;
- Our agents and brokers as necessary to conduct our business;
- Organizations that perform underwriting and claims investigations;
- Another insurance company to which you have applied for a policy or submitted a claim;
- Insurance support agencies, law enforcement agencies and our reinsurers; and
- Any other third party, as permitted or required by law.

Most importantly, GeoVera Advantage Insurance Services, Inc. does not and will not disclose or sell your nonpublic personal information to anyone for marketing purposes.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those who need it to serve your insurance needs and to maintain and improve customer service. We maintain physical, electronic, and procedural safeguards that comply with federal and state laws and regulations to guard your nonpublic personal information.

Your Right to Access and Correct Information

Upon your written request, we will send you a copy of relevant information we have about you in connection with your application for coverage. Please address your request to Customer Service, GeoVera Advantage Insurance Services, Inc., 1455 Oliver Road, Fairfield, CA 94534. If you feel that our information is incorrect, let us know and we will review it. If we agree, we will correct our files. If we do not agree, you may file a short statement of dispute with us. This statement will be included with any information disclosure we make in the future, or sent to anyone you designate who may have received such information in the past two years, or as otherwise required by law.

Disclosure and Protection of Former Customers' Information

We may disclose all the personal information we have collected, as described above. However, even if you no longer have a customer relationship with us, we will continue to follow our privacy policies and practices to protect your information.

Changes in Privacy Policy

We may choose to modify our policy regarding the treatment of personal information at any time. If we do have any changes, a copy of the new privacy policy will be posted on our website for your review. You can determine if changes have been made by the effective privacy policy date.

California Do-Not-Track Disclosures

Some internet browsers have incorporated "Do Not Track" features. Most of these features, when turned on, send a signal or preference (the "DNT Signal") to the websites you visit indicating that you do not wish to be tracked. Because there is not yet a common understanding how to interpret DNT Signals, nor a common definition of "tracking," we do not currently respond to DNT Signals on the GeoVera Advantage Insurance Services, Inc. website. GeoVera Advantage Insurance Services, Inc. engages in online behavioral advertising on third-party sites, through which information collected about the pages you visit on GeoVera Advantage Insurance Services, Inc. is used to display ads for our products or services on third-party websites.

Effective date: 7/18/18