

## GeoVera Specialty Insurance Company's Privacy Policy

Thank you for selecting GeoVera Specialty Insurance Company as your insurance company. At GeoVera Specialty Insurance Company, we recognize that privacy is important to you. That is why we are committed to protecting your privacy through the adoption of the following privacy principles:

### **RIGHT TO KNOW:**

Under California Consumer Privacy Act, California consumers have a right to know about the personal information that is collected, disclosed or sold. If you wish to exercise this right, you or your authorized agent submit a request to [info@geoveraadvantage.com](mailto:info@geoveraadvantage.com) or call us at 1-800-232-3347. We will then verify the request by contacting you directly and process the request accordingly.

### **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.

**In the last 12 months, we have collected the following categories of personal information, those marked “Yes”, for the purpose of either providing you an insurance product or for employment purposes:**

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, tax identification, military identification number or other similar identifiers.	YES
B. Personal information categories listed in the California Customer Records	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number,	YES

statute (Cal. Civ. Code § 1798.80(e)).	education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	YES
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	YES
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	YES

K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES
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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. In the preceding 12 months, we may have disclosed to our contracted third party vendors the following information

- 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.

Except as described above, 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.

GeoVera Specialty Insurance Company does not sell the personal information of minors under 16 years of age without affirmative authorization.

**Most importantly, GeoVera Specialty Insurance Company 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.

## **RIGHT TO OPT-OUT OF SALE OF PERSONAL INFORMATION:**

Under California Consumer Privacy Act, a California consumer has the right to opt out of the sale of their personal information.

GeoVera Specialty Insurance Company does not sell your personal information for financial gain. We do share your information with contracted third parties and/or service providers in order to effectively underwrite your policy and manage/evaluate risk or for handling claims. **BY OPTING OUT OF THE SALE OF YOUR PERSONAL INFORMATION, YOU WILL BE TERMINATING YOUR RELATIONSHIP WITH US AND YOUR POLICY WILL BE CANCELED. THE SHARING OF INFORMATION IS A CRITICAL PART OF THE PROPER UNDERWRITING OF YOUR POLICY AND HANDLING CLAIMS.**

If you wish to continue with the right to opt out of the sale of your personal information, please submit an email to [info@geoveraadvantage.com](mailto:info@geoveraadvantage.com) or call 1-800-232-3347. Upon receipt of that request, we will verify the request by contacting you directly to ensure you understand that you will be canceling, or effectively requesting that your policy will not be renewed if you request that we do not sell (which includes the sharing of your information) your information and process the request accordingly.

## **RIGHT TO DELETION:**

Under California Consumer Privacy Act, a California consumer has the right to request the deletion of par their personal information.

You or an authorized agent acting on your behalf may request the deletion of your personal information. To exercise this right you may submit the request to [info@geoveraadvantage.com](mailto:info@geoveraadvantage.com) or call 1-800-232-3347. We will verify this consumer request by contacting you directly and then process the request accordingly. **Please be advised; however, your personal information is required for the transaction of the sale of your insurance policy and legally exempted from the California Consumer Privacy Act due to the data being subject to Graham Leach Bliley Act.**

## **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 Specialty Insurance Company, 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 Specialty Insurance Company website. GeoVera Specialty Insurance Company engages in online behavioral advertising on third-party sites, through which information collected about the pages you visit on GeoVera Specialty Insurance Company is used to display ads for our products or services on third-party websites.

**Authorized Agent**

A California consumer may use an authorized agent to assist in their Request to Know and Request to Delete. An "authorized agent" means a natural person or a business entity registered with the Secretary of State that a consumer has authorized to act on their behalf subject to the following requirements:

1. Provide the authorized agent written permission to do so; and
2. Verify their own identity directly with the business.

This does not include an authorized agent with a power of attorney. We may deny a request from an agent that does not submit proof that they have been authorized by a California consumer to act on their behalf.

**CONTACT INFORMATION**

Should you have additional questions about this privacy policy, you may contact [info@geoveraadvantage.com](mailto:info@geoveraadvantage.com), call 1-800-232-3347 or mail to Customer Service, 1455 Oliver Road, Fairfield, CA 94534.

Effective date: 1/1/2020