

## Pattern Insurance Services, Inc. Group Privacy Notice

Pattern Insurance Services, Inc (the "Pattern Group") as the operator of this website, comprises different legal entities in various jurisdictions around the world, whom may collect, store and process information about you so when we mention "Pattern", "we", "us" or "our" in this Privacy Notice, we are referring to the relevant company in the Pattern Group responsible for processing your data.

Pattern Insurance Services, Inc. itself is a Delaware corporation with its place of business at 150 Forest Ave, Palo Alto, CA 94301.

The Pattern Group currently includes:

**Setoo Group Limited**, a company incorporated in England and Wales under the Companies Act 2006 with company number 11003930, whose registered office is at 30 Bankside Court, Stationfields, Kidlington, Oxfordshire, OX5 1JE;

**Setoo Limited**, a company incorporated in England and Wales under the Companies Act 2006 with company number 11187028, whose registered office is at 30 Bankside Court, Stationfields, Kidlington, Oxfordshire, OX5 1JE

**Setoo IL Limited**, incorporated and registered in Israel with registered number 51-579958-3 and having its office at The Mixer, Rokach Blvd 101, Tel Aviv-Yafo 6153101, Israel

**Setoo SAS** (a société par actions simplifiée) registered with the Registre du Commerce et des Sociétés in Paris France with registered number 840 090 328 and whose address is at 30 rue Fortuny – 75017 Paris, France

Members of the Pattern Group may process your personal data for the purposes set out in this privacy notice, and may also carry out other processing, for any additional purposes that may be separately notified by them to you. Therefore, it is important that you read this privacy notice together with any other fair processing notice provided to you by any Pattern Group company.

If you have any questions about this Privacy Notice please contact our privacy team via email at: [dataprivacy@patterninsurance.com](mailto:dataprivacy@patterninsurance.com)

Or telephone us on: +1 650-427-0426

We will ensure that your personal information is handled in accordance with any legislation applicable from time to time relating to the processing of personal information and/or privacy. By using our Website and by otherwise interacting with us, you acknowledge that we may collect, use and transfer your personal information as set out in this Privacy Notice. This Privacy Notice may be amended at any time without notice. If you are not happy with the terms of this notice or any amendments made, you should not access or use our Website and/or our services.

Accordingly, the contents of this Privacy Notice may be changed from time to time by Pattern Group, the latest version of which displayed on our Website shall prevail.

### 1. PERSONAL INFORMATION YOU PROVIDE TO US

When you engage with us (e.g. sending us emails, contacting us via telephone or visiting or making an enquiry through the Website or Facebook, Twitter, Pinterest, YouTube, Google+ or Disqus including when you request a quote; apply for or modify insurance or other coverage or service requirements for you; 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 chatbot or a virtual assistant; respond to a survey or otherwise communicate with us), you may provide personal information about yourself. Personal information means any information relating to a living individual and from which that individual can be identified.

It may include but is not limited to:

- **Direct Identifiers**, such as your name, e-mail address, residential property or other address, postal address, driver's license number, account username and password and related security questions and date of birth, social security or other related number;
- **Personal records**, such as your signature, phone number, family member or other third person 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 or travel information and records, records of products or services purchased, lender information, and information necessary to determine discount qualification and eligibility. We may also collect information about any property you wish to insure or which is the subject of any of our other products and services provided to you.
- **Other personal information**, such other information you choose to provide to us such as a review of our products or services.

## **2 PERSONAL INFORMATION WE COLLECT AUTOMATICALLY**

### **Through your use of our online services or website generally**

Certain personal information may be collected passively through the use of our Website, including your Internet protocol address, browser type, domain names, times, and operating system. We may also use session and persistent cookies and navigational data (such as URLs) to gather information regarding the date and time of your visit(s) and the information and services for which you searched and which you viewed. To learn more about our use of cookies please see our Statement on Cookies and Similar Technologies, below. The data may include aggregated or anonymized data which arises from our processing of your personal data.

We do not intentionally gather personal information about website visitors who are minors and minors should not provide personal information to our Website or other channels.

### **Personal information we collect from other sources**

We may collect personal information about you from other sources, which in some circumstances we may combine with information we collect from you. For example we may collect information about you from third party credit reference agencies, consumer reporting agencies or insurance carrier or support organisations or third parties providing you with related goods and services who send us that information. This personal information may include a credit-based insurance score report, traffic and criminal violations information, claims history, travel or other plans, publicly observed data including social media, and information regarding preferences and consumer habits.

### **3. SENSITIVE PERSONAL INFORMATION**

You may provide us with "sensitive or highly sensitive personal information" (for example, personal information concerning an individual's (i) racial or ethnic origin, (ii) political opinions, (iii) religious beliefs or other beliefs of a similar nature, (iv) membership of a trade union or other body, (v) physical or mental health or condition, (vi) sexual life or orientation, (vii) commission or alleged commission of any offence or any proceedings for any offence committed or alleged to have been committed by him/her, the disposal of such proceedings or the sentence of any court in such proceedings) from time to time. In such cases, the provision of this information is entirely voluntary and subject to your express consent, however, we may be unable to carry out some activities necessary to process your application, instructions or other requests without the provision of such information. For example, we may be unable to process application forms or similar requests. We will use any sensitive personal information in accordance with the consent you have given and, where necessary, we may also process such information in the establishment, exercise or defence of legal claims.

Where we do receive sensitive personal information, we will only keep such information for as long as strictly necessary in order to comply with our obligations under applicable state, federal, country or territorial laws.

### **4. USE OF PERSONAL INFORMATION**

Some of the personal information is collected and processed so we can perform a contract with you, (for example, to complete an application on your behalf; generate a quote for you; create maintain or customise your account; service your policy; intake and process claims; respond to your requests; fulfil orders; process payments and prevent transactional fraud; 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; improve our existing products and services; protect the security and integrity of our on line services, including the detection of fraud or illegal activities; enforce our terms and other applicable policies; respond to valid law enforcement requests and as required by applicable law, court order or government regulations), some for the purpose of legal compliance and some for the purposes of our legitimate business interests (namely to carry out and improve our business, analyse the use of our Website and services and support our staff and clients). In general, any information gathered is used either to respond to inquiries and requests that you make, to aid us in providing better services to you, to improve our Website and services, to comply with our own legal and regulatory obligations and for our internal business processes.

Where you have explicitly consented at the time we collected your personal information or where we otherwise have a legal right to do so, we may also use your personal information to enable us to get in contact with you to let you know about any of our services that may be of interest to you and/or inform you about important changes or developments to our services by email. We may also use your personal information for marketing and analytical purposes

If you change your mind about us using your personal information in the ways described in this Notice, please let us know by contacting us at [dataprivacy@patterninsurance.com](mailto:dataprivacy@patterninsurance.com). Where we have a lawful right to continue to process that personal information we may refuse your request accordingly, but always subject to compliance with applicable law. You may also opt out of receiving marketing emails from us by following the instructions outlined in the email.

## 5. DISCLOSURE OF PERSONAL INFORMATION

Any personal information provided to any member of the Pattern Group will be transferred to and stored on Pattern Group's third party physical servers which depending on the nature of the processing will be in any or all of the United States, Europe, Israel or the United Kingdom on cloud based servers including on any back-up servers. Any cross-border transfers will only be undertaken in compliance with applicable law. By your use of the Website and receipt of products and services you agree to such cross-border transfers. Currently the cloud servers are operated by Amazon Web Services.

Where it is necessary for the performance of our contract with you (to receive the products and services), or with your consent (which is hereby given) or at your direction or for our internal business processes (in the ordinary course of our business we employ third parties to carry out a variety of services on our behalf, for example marketing and advertising, payment processing, claims handling, cloud services and support services provision, online support activities, tax accounting and financial or legal services (including where we need to disclose your personal information in the defence of any legal claim or legal suit), technology security, privacy and fraud protections), we may share your personal information with certain third parties, such as our professional advisers, service providers (for example our insurance carriers, distribution partners, authorized brokers and agents, credit reference agencies, claims companies and other vendors and contractors involved in insurance or other service transactions) regulatory bodies, law enforcement agencies, auditors, technology providers and any duly authorised agents or related, associated or affiliated companies of the foregoing and also for the purposes of future investment and funding rounds as well as for any future corporate transaction, for the same purposes. We may also share your personal information with members of the Pattern Group.

By submitting your personal information to us, you acknowledge that such third parties may receive and process your personal information. We ask all third parties to treat your personal information securely and in accordance with this Privacy Notice and will take reasonable steps to enforce this.

Except as otherwise stated in this Privacy Notice, we do not generally trade, rent, or share your personal information with third parties unless you ask us to do so. If our company or our assets are acquired by another company, that company will possess the personal information collected by us and it will assume the rights and obligations regarding your personal information as described in this Privacy Notice. We may disclose your personal information if we believe in good faith that such disclosure is necessary to (a) comply with relevant laws or to respond to subpoenas, court orders or warrants served on the Pattern Group (or any member of it); or (b) to protect and defend the rights or property of the Pattern Group (or any member of it) and/or third parties.

In processing your personal information, it will sometimes be necessary for us to transfer your personal information outside of the country, state or territory that you submitted it to us from and we shall do so in accordance with this Privacy Notice and all applicable laws.

Where we transfer your personal information which we obtained from you in the United Kingdom and the European Economic Area, we will only do so if the country to which it is transferred has been confirmed by the European Commission (and/or as applicable the United Kingdom) to have adequate protection (or some other lawful designation) and for Israel that the same applies as determined by the IPA, or in respect of the EEA and the United Kingdom, where there are in place model clauses or binding corporate rules governing that transfer. In the event that we export any consumer personal information as from the United States and to a territory, or country outside of the United States we shall only do so in accordance with applicable state or federal laws to ensure that we meet our legal obligations to you. You can ask us what measures we have in place by contacting us at [dataprivacy@patterninsurance.com](mailto:dataprivacy@patterninsurance.com).

By submitting your personal information to us, you acknowledge and agree to this transfer, storing or processing of your personal information.

Our online services may permit you to post or submit content publicly, such as a blog post, testimonial or review. If you choose to submit content containing personal information to any public area, your content will be accessible by anyone, including us. We encourage you to exercise caution and to comply with all applicable laws and regulations, when making decisions about what you disclose in public areas.

## 6. SECURITY

Pattern Group is committed to protecting the security of your personal information. We use a variety of industry-standard security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure. We may use encryption, password protection, secure socket layers, internal restrictions and other security measures to help prevent unauthorized access. Even though Pattern Group has taken significant steps to ensure that your personal information is not intercepted, accessed, used, or disclosed by unauthorized persons, you should know that Pattern Group cannot fully eliminate security risks associated with personal information.

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 Notice but is instead 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.

## 7. STATEMENT ON COOKIES AND SIMILAR TECHNOLOGIES

If you use our Website, you acknowledge that you will receive cookies from our Website but such cookies will not collect any personal data other than as stated in this statement.

We and our vendors and other parties that you may interact with through our platform will 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 Pattern 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.

## **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). The following list sets out the different categories of cookies and similar technologies that our online services, electronic communications, and advertisements may use and why we use them.

### **Operationally Necessary**

*These cookies and similar technologies are necessary to the operation of our online services. This includes technologies that (i) allow you access to our online services, (ii) are required to identify irregular online service behavior, prevent fraudulent activity and improve security, or (iii) that allow you to make use of our functions.*

### **Functionality**

*These first- and third-party cookies and similar technologies allow us to offer you enhanced functionality when accessing or using our online services. This may include identifying you when you sign into our services or keeping track of your specified preferences, interests, or past items viewed or utilized so that we may enhance the presentation of content on our online services.*

### **Performance, Analytics and Research**

*These first- and third-party cookies and similar technologies allow us to offer you enhanced functionality when accessing or using our online services. This may include identifying you when you sign into our services or keeping track of your specified preferences, interests, or past items viewed or utilized so that we may enhance the presentation of content on our online services.*

*These first- and third-party cookies and similar technologies allow us to assess, improve and research the performance and use of our online services, and to better understand the interests of people who interact with our online services and ads. This includes our analytics activities that help us understand how our visitors use our online services, determine if you have interacted with our communications and ads, determine whether you have viewed an item or link, or to improve our online services content.*

## **Advertising and Targeting**

*These first- and third-party cookies and similar technologies are used to deliver relevant ads, and track ad campaign performance and efficiency. Similarly, our business partners may use a cookie or other technology to determine whether we have served an ad and how it performed, or to provide us with information about how you interact with them. One way we do so is by allowing network advertising companies with whom we work to place their own cookies when an individual visits our online services. This enables the network advertising company to recognize individuals who have previously visited our services. When the individual visits a third-party website on which that network advertising company has purchased ad space, the advertising company can then recognize the individual's interest in our products and services and deliver one of our advertisements.*

For more information about personalised ads, or to opt out of having your web-browsing information used for targeting and behavioral advertising purposes by those network advertising companies that honour such requests, please visit: <https://www.networkadvertising.org/>, for more information on how the industry is managing this. Please see also look at your choices settings for more information regarding your ability to opt-out of these technologies.

## **Your cookie choices**

Most web browsers are set to accept cookies by default. However, in addition to the specific opt-out mechanisms described above, 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](http://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 seek to withdraw your consent by contacting us using the information in this Privacy Notice, and if you withdraw your consent, we will discontinue sharing your personal information with that entity unless we otherwise have a lawful basis to continue to do so, in which case we will advise you of that.

## **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 at [dataprivacy@patterninsurance.com](mailto:dataprivacy@patterninsurance.com). 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 this **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.

## 8. DATA STORAGE

We will take all reasonable steps to ensure that your personal data is treated securely and in accordance with this Privacy Notice. The personal data that we collect from you will be retained for as long as necessary to fulfil the purposes for which the information was collected or as required by law.

## 9. YOUR RIGHTS

### United Kingdom, EEA and Israel

Generally under the EU General Data Protection Regulation (and for the UK, the Data Protection Act 2018 and UK GDPR following the United Kingdom leaving the European Union) for consumers in both the UK, the EU/EEA you have the right to ask us not to process your personal information for marketing or research purposes. If you have given us your express consent, or where we otherwise have the right to do so, we may use your personal information for marketing purposes. If we intend to disclose your personal information to any third party for marketing purposes, we will seek your explicit consent prior to any such transfer. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your personal information. You can also exercise the right at any time by contacting us at [dataprivacy@patterninsurance.com](mailto:dataprivacy@patterninsurance.com).

You are entitled to know some details about the personal information we hold about you and how that information is processed. If you would like to request this, please contact us at [dataprivacy@setoo.com](mailto:dataprivacy@setoo.com) and we will provide you with the information to which you are entitled.

You can also ask us to: (a) make any changes to ensure that any personal information we hold about you is accurate and up to date; (b) erase or stop processing any personal information we hold about you where there is no longer a legal ground for us to hold it (your right to be forgotten); or (c) in some circumstances,

transfer any information we hold about you to a specified third party service provider. If you wish to exercise any of these rights, please contact us at [dataprivacy@setoo.com](mailto:dataprivacy@setoo.com).

Clearly any of the foregoing rights are, subject to our lawful ongoing rights to process personal information. For more information about your rights please see: <https://ico.org.uk/your-data-matters/> or enquire of your local Supervisory Authority if you are based in a country outside of the United Kingdom but another EEA member state.

In respect of consumers based in Israel, we comply with the Basic Law: Human Dignity and Liberty 5752-1992; the Protection of Privacy Law, 5741-1981 and the regulations promulgated thereunder as well as the guidelines of the Israel Privacy Authority all as amended or updated from time to time. We have set out in this Privacy Notice, the basis upon which we collect and process your personal data so that you make an informed consent decision. Our rights to transfer personal data in accordance with this Privacy Notice, is as per the Privacy Protection Regulations (Transfer of Data to Databases Abroad), 5761-2001. In respect of marketing we comply with the Communications Law (Telecommunications and Broadcasting), 1982 and the IPA Guidelines No 2/2017. For more information about your rights, you can contact the IPA at: She'erit Yisrael 37, Jaffa 68165 or – PO Box 8446 Tel Aviv. Multi-line phone: 03-6833174, Fax: 03-6833442 or email: [info@ipa-israel.org.il](mailto:info@ipa-israel.org.il)

Additionally other global privacy laws may provide you with additional/different rights some of which are set out below:

## **United States of America**

### **Your Californian 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 a member of the Pattern Group. If you are a Pattern California employee, job applicant or independent contractor or a Pattern Group 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 other products and services for personal, family or household purposes, which are subject to this 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 sections 1-4 above.
- we did not sell personal information.
- for Pattern Insurance Services, Inc. we disclosed to the entities described in **section 5**, 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 fulfil 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 at +1 650-427-0426 or email us your request at [dataprivacy@patterninsurance.com](mailto:dataprivacy@patterninsurance.com).**

We will take steps to verify your identity before processing your request to know or request to delete. We will not fulfil 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 [dataprivacy@patterninsurance.com](mailto:dataprivacy@patterninsurance.com) or by postal mail sent to: Pattern Insurance Services, Inc., 150 Forest Ave, Palo Alto, CA 94301. 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.

## USA Generally:

We will comply with all applicable federal and state privacy laws and any laws or regulations relating to those. 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 [dataprivacy@patterninsurance.com](mailto:dataprivacy@patterninsurance.com) or the Pattern Insurance Services, Inc address given above, 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 this relates to the provision of insurance services to you and we do not make the change, you may send a statement for insertion in your file and Minnesota residents may file an appeal with the Insurance Commissioner.

## 10. CONTACT INFORMATION

Please use the applicable Pattern Group contact information provided for in this Privacy Notice. Should you wish to take any complaints or queries further, you have the right to contact the applicable regulatory depending on your country or state of domicile including as applicable, the Information Commissioner's Office, other Supervisory Authority, the IPA or your local regulatory authority regarding such issues.

Our Website may, from time to time, contain links to and from third party websites. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these websites or their related policies. Please check these policies before you submit any personal information via these websites.