

THIS PRIVACY POLICY EXPLAINS THE COLLECTION, USE, AND DISCLOSURE OF PERSONAL INFORMATION AND NON-PERSONAL INFORMATION BY PACIFIC UNDERWRITING FACILITY, LLC THROUGH THE WEBSITES THAT WE OPERATE. THIS PRIVACY POLICY APPLIES ONLY TO INFORMATION COLLECTED THROUGH THIS WEBSITE AND INFORMS YOU OF YOUR RIGHTS WITH RESPECT TO YOUR PERSONAL INFORMATION THAT PACIFIC UNDERWRITING FACILITY, LLC USES, COLLECTS, AND DISCLOSES.

BY USING ANY OF THE ONLINE SERVICES OR BY PROVIDING YOUR PERSONAL INFORMATION, YOU ACCEPT THE POLICIES AND PRACTICES STATED IN THIS PRIVACY POLICY. ANY REFERENCE IN THIS PRIVACY STATEMENT TO THE TERM “WE”, “US” OR “OUR” SHALL MEAN PACIFIC UNDERWRITING FACILITY, LLC.

PERSONAL INFORMATION

WE MAY COLLECT PERSONAL INFORMATION ABOUT YOU, DEPENDING ON YOUR RELATIONSHIP WITH US – WHETHER AS AN INDIVIDUAL CLIENT, AGENT, BROKER, A POLICYHOLDER, OR ANY OTHER PERSONAL WITH WHOM WE DO BUSINESS. PERSONAL INFORMATION IS INFORMATION THAT WOULD ALLOW SOMEONE TO IDENTIFY OR BE ASSOCIATED WITH YOU. EXAMPLES OF PERSONAL INFORMATION INCLUDE YOUR NAME, ADDRESS, TELEPHONE NUMBER, OR EMAIL ADDRESS.

PERSONAL INFORMATION We COLLECT

WE COLLECT ONLY THE PERSONAL INFORMATION THAT WE NEED TO ADMINISTER YOUR ACCOUNT, INCLUDING CUSTOMER OR APPLICANT NAMES, MAILING ADDRESS, TELEPHONE NUMBER, AND EMAIL ADDRESS. THIS INFORMATION MAY BE REQUIRED FOR CERTAIN TRANSACTIONS OR SERVICES WE PROVIDE TO YOU. YOU MAY DECLINE TO PROVIDE THE INFORMATION, BUT MAY NOT BE ABLE TO RECEIVE THE REQUESTED SERVICE.

IF YOU FOLLOW OUR SOCIAL MEDIA PAGES, WE MAY RECEIVE ADDITIONAL PERSONAL INFORMATION FROM YOU, INCLUDING PERSONAL INFORMATION THAT IS PART OF YOUR PROFILE RELATING TO

THOSE ACCOUNTS OR YOUR FRIENDS' PROFILES. PLEASE REVIEW THE APPLICABLE PRIVACY POLICIES FOR YOUR SOCIAL MEDIA ACCOUNTS. WE ARE NOT RESPONSIBLE FOR THE DATA COLLECTION OR THE PRIVACY PRACTICES OF ANY SOCIAL MEDIA ACCOUNTS.

WE MAY COLLECT YOUR PERSONAL INFORMATION FROM THE FOLLOWING SOURCES:

- YOU - AS PROVIDED IN WRITING, ONLINE, THROUGH EMAIL, BY FAX, OR BY PHONE
- THIRD PARTIES - SUCH AS INSURANCE COMPANIES, BROKERS, OR AGENTS, AND OTHER SOURCES OF PUBLICLY AVAILABLE INFORMATION.
- CONSUMER OR CREDIT REPORTING AGENCIES.

PERSONAL INFORMATION WE DISCLOSE

WE DO NOT DISCLOSE PERSONAL INFORMATION, EXCEPT AS REQUIRED TO OPERATE OUR BUSINESS. WE MAY USE AND DISCLOSE YOUR PERSONAL INFORMATION FOR REASONS, SUCH AS:

- AS REQUIRED BY LAW OR REGULATION.
- AS YOU MAY REQUEST.
- AS REQUIRED TO SERVICE YOUR APPLICATION OR POLICY, INCLUDING THE DETERMINATION AND COLLECTION OF PREMIUMS AND THE INVESTIGATION, ADJUSTMENT AND SUPERVISION OF CLAIMS.
- TO DETERMINE ELIGIBILITY AND PROCESS OR SERVICE APPLICATIONS FOR INSURANCE SERVICES AND PRODUCTS OR YOUR POLICY;
- TO HANDLE TRANSACTIONS SUCH AS PAYMENTS AND CLAIMS HANDLING;
- TO PERFORM GENERAL BUSINESS OPERATIONS INCLUDING AUDIT; ACCOUNTING AND FINANCE; BILLING AND COLLECTION; DATA STORAGE; WEBSITE HOSTING; INFORMATION TECHNOLOGY FUNCTIONS; PRODUCT DEVELOPMENT; RECORDS AND INFORMATION RETENTION; FRAUD AND RISK MANAGEMENT, DETECTION, AND PREVENTION;
- TO PERMIT YOU TO USE THE INTERACTIVE FEATURES OF OUR ONLINE SERVICES;

- TO CONFIRM AN INDIVIDUAL'S IDENTITY AND HANDLE A REQUEST TO KNOW OR DELETE PERSONAL INFORMATION, AS PERMITTED BY LAW;
- IN ANY OTHER WAY WE DISCLOSE WHEN YOU PROVIDE THE INFORMATION.

WHO WE MAY SHARE YOUR PERSONAL INFORMATION WITH?

IN ORDER TO PROVIDE YOU AND OTHERS WITH INSURANCE SERVICES AND PRODUCTS, WE MAY DISCLOSE YOUR NON-PUBLIC PERSONAL INFORMATION TO:

- CONSULTANTS, VENDORS, AND OTHER SERVICE PROVIDERS, WHO (I) PROCESS OR COMPLETE THE TRANSACTION FOR WHICH THE INFORMATION WAS PROVIDED OR (II) PROVIDE SERVICES FOR US SUCH AS PAYMENT AND APPLICATION PROCESSING, MARKETING, TECHNICAL SUPPORT, WEBHOSTING, DATA STORAGE, OR DATA ANALYSIS AND NEED YOUR PERSONAL INFORMATION TO PERFORM SAID WORK SERVICES AND ARE CONTRACTUALLY RESTRICTED FROM USING OR DISCLOSING THE PERSONAL INFORMATION EXCEPT AS NECESSARY TO PERFORM SERVICES ON OUR BEHALF OR TO COMPLY WITH LEGAL REQUIREMENTS;
- REGULATORY, GOVERNMENTAL, OR OTHER LEGAL AUTHORITIES TO RESPOND TO LAWFUL REQUESTS FOR INFORMATION;
- A THIRD PARTY IN ORDER TO COMPLY WITH A COURT ORDER, SUBPOENA, SEARCH WARRANT, OTHER LEGAL PROCESS, OR LAW;
- AN INTERESTED BUYER (IN THE COURSE OF DUE DILIGENCE), ACTUAL BUYER;
- ANY THIRD PARTY WITH YOUR AUTHORIZATION OR FOR ANY OTHER PURPOSE DISCLOSED BY US WHEN YOU PROVIDED YOUR INFORMATION;
- INSURANCE SUPPORT ORGANIZATIONS, INCLUDING THOSE THAT HELP DETECT AND PREVENT INSURANCE CRIMES OR FRAUDULENT CLAIMS. INFORMATION COLLECTED BY SUCH ORGANIZATIONS MAY BE KEPT BY THEM AND SHARED WITH OTHERS.

SALE OF PERSONAL INFORMATION

WE DO NOT SELL YOUR PERSONAL INFORMATION TO ANY THIRD PARTIES.

NON-PERSONAL INFORMATION

WE MAY COLLECT NON-PERSONAL INFORMATION. NON-PERSONAL INFORMATION IS INFORMATION THAT DOES NOT IDENTIFY YOU AND CANNOT BE READILY ASSOCIATED WITH YOU. EXAMPLES OF NON-PERSONAL INFORMATION INCLUDES DATA GATHERED BY COOKIES, TRACKING OF NUMBER OF VISITORS AND NAVIGATION OF WEBSITES.

NON-PERSONAL INFORMATION WE COLLECT

WE MAY COLLECT THE FOLLOWING NON-PERSONAL INFORMATION HOWEVER, WE DO NOT USE ANY THIRD PARTY ANALYTICS OF THE INFORMATION COLLECTED AND DO NOT SHARE THE INFORMATION WITH THIRD PARTIES.

WE MAY COLLECT COOKIES. COOKIES ARE SMALL TEXT FILES THAT A WEBSITE TRANSFERS TO YOUR HARD DISK FOR ADDED FUNCTIONALITY OR FOR TRACKING SITE USAGE. WE USE COOKIES ONLY TO IDENTIFY REPEAT USERS OF OUR SITE AND TO BYPASS SIGNING IN. WE DO NOT USE COOKIES TO GATHER PERSONAL INFORMATION SUCH AS YOUR NAME OR E-MAIL ADDRESS.

WE MAY COLLECT IP ADDRESSES FOR A SHORT TIME TO COLLECT SUCCESS AND ERROR OR FAILURE INFORMATION ABOUT THE PERFORMANCE OF OUR WEBSITE. THE IP ADDRESSES ARE NOT LINKED TO YOUR ACCOUNT INFORMATION.

MINORS

PUF SERVICES ARE NOT DIRECTED AT MINORS. WE DO NOT KNOWINGLY COLLECT PERSONAL DATA FROM CHILDREN UNDER THE AGE OF 16. IF YOU ARE A PARENT OR GUARDIAN AND BELIEVE YOUR CHILD HAS PROVIDED US WITH PERSONAL DATA WITHOUT YOUR CONSENT, PLEASE CONTACT US, AND WE WILL TAKE STEPS TO DELETE SUCH PERSONAL DATA FROM OUR SYSTEMS.

CALIFORNIA CONSUMERS

IF YOU ARE A CALIFORNIA CONSUMER, UNDER THE CALIFORNIA CONSUMER PRIVACY ACT OF 2018, YOU ARE ENTITLED TO REQUEST THE FOLLOWING INFORMATION FROM US:

- THE CATEGORIES OF PERSONAL INFORMATION WE HAVE COLLECTED ABOUT YOU.
- THE CATEGORIES OF SOURCES FROM WHICH THE PERSONAL INFORMATION IS COLLECTED.
- THE BUSINESS OR COMMERCIAL PURPOSE FOR COLLECTING OR SELLING PERSONAL INFORMATION.
- THE CATEGORIES OF THIRD PARTIES WITH WHOM THE BUSINESS SHARES PERSONAL INFORMATION.
- THE SPECIFIC PIECES OF CPI WE HAVE COLLECTED ABOUT YOU.
- THE CATEGORIES OF CPI THAT WE DISCLOSED ABOUT YOU FOR A BUSINESS PURPOSE.

YOU ALSO HAVE THE RIGHT TO REQUEST DELETION OR CORRECTION OF CERTAIN INFORMATION IF YOU FEEL IT IS INACCURATE, THOUGH WE MAY BE LEGALLY REQUIRED OR ALLOWED TO REFUSE SUCH A REQUEST AND TO RETAIN SUCH INFORMATION. IF THIS IS THE CASE, WE WILL ADVISE YOU OF WHY, SUBJECT TO ANY LEGAL RESTRICTIONS. WE WILL RESPOND TO YOUR REQUEST WITHIN THIRTY (30) BUSINESS DAYS OR ADVISE YOU IF ADDITIONAL TIME IS REQUIRED TO RESPOND TO YOUR REQUEST.

YOU MAY SUBMIT REQUESTS TO RECEIVE INFORMATION OR TO DELETE THE PERSONAL INFORMATION THAT WE COLLECTED ABOUT YOU IN EITHER OF THE FOLLOWING WAYS:

MAIL TO:

PACIFIC UNDERWRITING FACILITY, LLC
COMPLIANCE - PRIVACY
160 PINE STREET, SUITE 510
SAN FRANCISCO, CA 94111

EMAIL TO: COMPLIANCE@PUFINSURANCE.COM

CALL US TOLL FREE AT: (877) 320-8893

NEW YORK INSUREDS

NEW YORK INSURANCE LAW SECTION §2612 PROVIDES VICTIMS OF DOMESTIC VIOLENCE, AS DEFINED UNDER MCKINNEY'S SOCIAL SERVICES LAW § 459-A, CERTAIN PROTECTIVE RIGHTS CONCERNING INSURANCE.

UNDER THE LAW, WE MAY NOT CONSIDER AGAINST YOU THE FACT THAT YOU HAVE BEEN A VICTIM OF DOMESTIC VIOLENCE IN OUR UNDERWRITING. WE MAY ALSO NOT REFUSE TO RENEW, DENY OR CANCEL YOUR POLICY OR DEMAND A HIGHER PREMIUM SOLELY ON THE BASIS THAT YOU ARE A VICTIM OF DOMESTIC VIOLENCE.

IF YOU PROVIDE US A VALID ORDER OF PROTECTION, ISSUED BY A COURT OF COMPETENT JURISDICTION IN THE STATE OF NEW YORK, WE ARE PROHIBITED FROM DISCLOSING YOUR ADDRESS AND TELEPHONE NUMBER FOR THE DURATION OF THE ORDER. IF THE VICTIM IS A CHILD, THEN THE CONFIDENTIALITY RIGHTS ESTABLISHED BY THIS LAW ALSO EXTEND TO THE PARENT OR GUARDIAN OF THAT CHILD.

IF YOU ARE A VICTIM OF DOMESTIC VIOLENCE AND ARE COVERED BY AN INSURANCE POLICY ISSUED BY US, YOU MAY PROVIDE US WITH AN ALTERNATE ADDRESS, TELEPHONE NUMBER OR OTHER METHOD OF CONTACT.

IF YOU HAVE A VALID ORDER OF PROTECTION AGAINST ANOTHER PERSON COVERED BY THE SAME INSURANCE POLICY ISSUED BY US, THEN YOU MAY PROVIDE US WITH A COPY OF THE ORDER, ASKING THAT WE NOT DISCLOSE YOUR CONTACT INFORMATION TO SUCH OTHER PERSON.

ANY ALTERNATE CONTACT INFORMATION OR ORDER OF PROTECTION MAY BE SENT TO US AT THE FOLLOWING ADDRESS:

PACIFIC UNDERWRITING FACILITY, LLC
COMPLIANCE - PRIVACY
160 PINE STREET, SUITE 510
SAN FRANCISCO, CA 94111

EMAIL TO: COMPLIANCE@PUFINSURANCE.COM

FOR ADDITIONAL INFORMATION, YOU MAY ALSO CONTACT THE NEW YORK STATE DOMESTIC VIOLENCE HOTLINE AT (800) 942-6906.

THE SECURITY OF PERSONAL INFORMATION COLLECTED VIA THE WEB SITE

AS REQUIRED BY APPLICABLE DATA PROTECTION AND PRIVACY LAW, WE HAVE PHYSICAL, ELECTRONIC AND OPERATIONAL SECURITY PROCEDURES INTENDED TO SAFEGUARD AND SECURE THE INFORMATION WE COLLECT THROUGHOUT THE LIFECYCLE OF THAT INFORMATION TO PROTECT AGAINST UNAUTHORIZED ACCESS TO AND UNLAWFUL INTERCEPTION OR PROCESSING OF PERSONAL INFORMATION THAT WE STORE AND CONTROL. HOWEVER, NO WEBSITE CAN FULLY ELIMINATE SECURITY RISKS. THIRD PARTIES MAY CIRCUMVENT OUR SECURITY MEASURES TO UNLAWFULLY INTERCEPT OR ACCESS TRANSMISSIONS OR PRIVATE COMMUNICATIONS. WE CANNOT WARRANT OR ENSURE THE SECURITY OF ANY SUCH TRANSMISSION TO THE WEBSITE. WHEN YOU DISCLOSE INFORMATION TO US ONLINE, YOU DO SO AT YOUR OWN RISK. IF YOU BELIEVE THAT YOUR INTERACTION WITH US IS NO LONGER SECURE, CONTACT US IMMEDIATELY AT: INFO@PUFINSURANCE.COM. IF WE BECOME AWARE OF A SECURITY BREACH, WE WILL POST A REASONABLY PROMINENT NOTICE TO THE WEB SITE.

THIRD-PARTY SITES

PACIFIC UNDERWRITING FACILITY, LLC WEBSITES MAY INCLUDE LINKS TO OTHER WEBSITES. YOU SHOULD CONSULT THE RESPECTIVE PRIVACY POLICIES OF THESE THIRD-PARTY SITES. THIS PRIVACY POLICY DOES NOT APPLY TO, AND WE CANNOT CONTROL THE ACTIVITIES OF, SUCH OTHER WEBSITES.

CHANGES TO OUR ONLINE PRIVACY POLICY

PACIFIC UNDERWRITING, LLC MAY REVISE THIS POLICY AT ANY TIME BY UPDATING THIS POSTING. PLEASE NOTE THAT THE EFFECTIVE DATE SHOWS WHEN THIS PRIVACY STATEMENT WAS LAST REVISED. WE ENCOURAGE YOU TO REVIEW THIS PRIVACY STATEMENT PERIODICALLY SO THAT YOU ARE INFORMED OF OUR CURRENT PRACTICES. BY CONTINUING TO USE ANY OF OUR ONLINE SERVICES AFTER WE POST A NEWLY UPDATED PRIVACY STATEMENT ON THE SITE, YOU CONSENT TO ANY CHANGES WE MAKE TO THIS PRIVACY STATEMENT.

CONTACT

IF YOU HAVE QUESTIONS ABOUT THIS PRIVACY POLICY, PLEASE CONTACT US BY EMAIL AT COMPLIANCE@PUFINSURANCE.COM.

THIS PRIVACY POLICY WAS LAST UPDATED MAY 9, 2023.