

SimpleQuote Privacy Statement

Effective date: May 16, 2024

CU Financial Group doing business as SimpleQuote Insurance (“CUFG,” “we,” or “us”) values its relationship with you and is committed to protecting your privacy. This Privacy Statement (or “Statement”) describes our privacy practices as they relate to the information we collect from and about you on our website (mysimplequote.org) (collectively, our “Website”) and from other sources as described below, such as via email or our customer call center. This Policy applies to our prospective, current and former customers, as well as other visitors to our Website.

We encourage you to read our Privacy Statement carefully. Should you have any questions or concerns, please contact us at service@mysimplequote.org or via the Contact Information listed below.

When you choose to interact with our Website in any way, you agree with the privacy practices set forth in this Statement. As such, please do not use our Website unless you have read and agree with the terms below. (This Statement does not apply to data we collect from and about our employees.)

We may update this Statement from time to time by posting an updated Statement on our Website and updating the “effective date” at the top of this page. We encourage you to stay informed of our privacy practices by visiting this area of our Website frequently. Your continued use of our Website after we make any changes means that you consent to those changes.

Our Website may include links to other websites that we do not maintain and whose privacy practices may differ from ours. This Privacy Statement applies only to SimpleQuotes’ processing activities and does not apply to the processing activities associated with any other websites. Once you click on a link to another website, you are no longer using our Website and this Statement does not apply to how the operator of the other website may collect, use and disclose your information.

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1. What Information Do We Collect About You?

We collect a few categories of information from and about you for the purposes described in this Statement. Some of the information we collect may identify you and may not be publicly available. We may collect information directly from you or from others.

The types of information that we may collect include:

- **Application information:** This may include information such as your name, street and email addresses, telephone number, birthdate, household and driver information, marital status, gender, education, driver’s license number, social security number, occupation, and vehicle information (and possibly a username and password).
- **Consumer Report Information:** This may include information such as your credit score, credit history, claims history, vehicle ownership, and driving record.
- **Transaction information:** This may include information such as your transactions with us, our affiliated companies, and others. It may include information about your insurance coverages (including limits and rates), your claims, payment history, and payment information.
- **Driving data:** SimpleQuote drivers may opt-in to share driving data to potentially save money for usage-based insurance offers.
- **Website activity information:** This may include information that we automatically collect using cookies and other similar technologies regarding your use of our Website. We do not associate Website activity information with any individuals. More information about this type of information and how we collect it is available in Section 5 below.

All of the above information—except for Website activity information—is referred to as “Insurance-Related Information.”

If you provide us with information regarding another individual, you represent that you have that person’s consent to give us his or her information and to permit us to use the information in accordance with this Statement.

Job applicants may also provide us information as part of their employment

application that includes such things as the applicant's name, email, social media profile, resume, and cover letter. We do not use this information for any purpose other than to evaluate the individual for employment with us. Job applicants may provide additional information for routine background checks to a third party provider of such services, under specific privacy terms and consents that will be provided at the time of collection.

2. How Do We Use Your Information?

We use the information we collect for the following purposes:

- Establishing and maintaining communications with you on various topics, such as information about your account, product and service updates, and new product and service offerings.
- Where you have requested an insurance product or service from SimpleQuote, assisting you with your application, verifying your identity, assessing your eligibility for the requested product or service, and providing, maintaining, and servicing your policy, including any renewals.
- Responding to inquiries about your application or policy, or our services.
- Making proposals for future product or service needs.
- Personalizing the marketing of our products and services to you.
- Allowing our affiliated companies to notify you of products or services they offer.
- Processing, servicing and enforcing transactions with you, including through service providers.
- Protecting against fraud, suspicious or other illegal activities.
- Operating and improving our business and operations, including internal administration, auditing and troubleshooting for our Website and services.
- Compiling statistics for analysis, quality control and market research for our Website and our business.

We may also use information we collect as we believe to be necessary or appropriate for certain essential purposes, including:

- To comply with applicable law and legal process.
- To detect, prevent, or investigate potential security or fraud events.
- To facilitate the functionality of our Website and business.
- To enforce our Terms & Conditions.
- To protect our operations or those of our affiliates;
- To protect our rights, privacy, safety or property, security and/or that of our affiliates, business partners, you or others; and
- To allow us to pursue available remedies or limit the damages that we may sustain.

We may aggregate, merge, or enhance the information we collect from and about you with information from other sources, including, for example, consumer reporting agencies and the automated means discussed in Section 5 below.

We may also use or share your information in an anonymized or aggregate manner for many purposes such as research, analysis, modeling, marketing, and advertising, as well as improvement of our Website, products or services.

In addition, if you have agreed through our affiliated companies to allow your vehicle driving data to be evaluated for insurance purposes or have applied for or obtained usage-based insurance, affiliates of CUFG or SimpleQuote may collect and analyze information from your vehicle, such as geo-location and driving behavior data (Vehicle Driving Data). Such information may be shared with insurance companies to quote, underwrite, or rate your policy, but only with your permission.

3. With Whom Do We Share Your Information?

We will not disclose your personal information to third parties without your consent, except in the following circumstances.

At your request, we may disclose your information to insurance companies in order to obtain an insurance quote, policy or other service.

We may also share your information as permitted by law, including, for example, with:

- Our corporate affiliates.
- Those individuals or organizations that we believe need the information to perform a technology, business, professional, or insurance function for us (examples include IT services, maintenance and hosting of our Website, payment processors, claims administrators, data analysts, and other service providers). We only provide such vendors with information so they can perform their required functions on our behalf.
- Financial institutions or insurance companies with which we jointly-market financial products or services, including insurance.
- Consumer reporting agencies.
- Entities with which we are involved in a business transaction such as a merger, acquisition, or sale of all or a portion of our assets, including situations of insolvency, bankruptcy or receivership.

- Other entities as may be required by law (for example, to comply with a subpoena or similar legal process, when we believe in good faith that disclosure is necessary to protect our rights, to protect the safety of you, others, or us, to investigate, or to respond to a government or law enforcement request).

Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us and applicable law.

4. Your Privacy Choices

Accessing and Correcting Your Information

If you would like to review the information that we have collected about you or request that we make any corrections to it, please contact us in writing at the address listed below in Section 8. You must include your full name, mailing address, and policy number (if applicable), in addition to an explanation of the kind of information that you would like to review or correct. We will do our best to respond promptly to any such request.

CUFG operates as an independent insurance agency. Insurance-Related Information collected from individuals by CUFG is treated in accordance with federal privacy laws including the Gramm-Leach-Bliley Act (GLBA) and Fair Credit Reporting Act (FCRA), as applicable. CUFG does not generally maintain personal information about customers or Website visitors other than Insurance-Related Information, and therefore consumer disclosure and deletion requests as specifically provided by the California Consumer Privacy Act (CCPA) are not applicable. **Customers and other Website visitors can turn off tracking cookies used on our Website (which the CCPA may view as a “Do Not Sell” request) using the link at the end of Section 5 below.**

CUFG or SimpleQuote does not provide a financial incentive or a price or service difference to customers in exchange for the retention or sale of their personal information (although you can direct us to share your customer information and driving data with one or more of our insurance carriers to receive discounted policy offers based on your driving record). We may send promotions or offers to customers or other individuals who subscribe to marketing communications (as provided in the next paragraph), and unless a customer has opted out of such communications, the customer will continue to receive such notices irrespective of whether any information privacy request described here has been submitted. CUFG

or SimpleQuote does not offer financial incentives to deter customers from making such requests. CUFG or SimpleQuote may not, and will not, discriminate against any customer for exercising their privacy rights, including those provided by applicable laws.

Unsubscribing from Our Marketing and Promotional Communications

You may also unsubscribe at any time from our marketing and promotional email newsletters by following the “Unsubscribe” link in the email. If you would like to unsubscribe from all such communications now, email us at service@mysimplequote.com. You can always re-subscribe to these communications by signing up to receive them again, entering a contest or other promotional event, or opening a new account.

Please allow up to 2 weeks for us to process your unsubscribe request. Once unsubscribed, you will no longer receive our marketing or promotional emails. However, we may still communicate with you as permitted or required by law, including, for example, about our services and your policy or to convey legally required notices.

Consumer Report Information

You can opt out of us sharing your consumer report information with our affiliates for their own marketing purposes. To exercise this right, you may contact us at service@mysimplequote.com or at the Contact Information below.

5. Cookies and Similar Technology

When you visit our website, open an email that we send you, or interact with us on social media platforms (e.g., Facebook), we may also automatically collect information about you by automated means. In some instances, we may also allow third party advertisers and service providers to collect information about you through automated means. Some of the technologies behind this automated collection include:

- **Cookies:** Cookies are small text files that websites send to your computer or other Internet-connected device to uniquely identify your browser or to store information or settings in your browser. Your browser may tell you how to be notified when you receive certain types of

cookies and how to restrict or disable certain cookies. Some cookies may exist for only a single session and some are persistent for multiple sessions over time. We may use cookies that are managed by CUFG and SimpleQuote or by third parties (such as social media website cookies) for the purposes explained in this Privacy Statement, including for session management, authentication, user preference storage, Website performance and personalization, Website analytics, advertising (including affiliate marketing), content management, eCommerce, search, security, and social media integration.

- Web server logs: In conjunction with obtaining information through cookies, our web servers may log your IP address and related details regarding your device, operating system, or information about your Website usage, such as when you accessed our Website and the pages you visited.
- Web beacons, pixels, and analytics software: To control which web servers collect information described above, we may place tags on our Website or in our emails called “web beacons” or “pixels.” These are computer instructions that link web pages to particular web servers and their cookies and help us to better understand our Website traffic. Web beacons and pixels can be used to track the pages you view, links that you click, or other online behavior. These tools may also be used to increase and measure the effectiveness of our online and email marketing campaigns (such as by identifying the individuals who open or act upon an email message), allowing us to target individuals who may be most interested in our advertising (such as the “Facebook Pixel”). These tools also help us to understand when an email message is opened, how many times it is forwarded, and whether any hyperlink within it is clicked, as well as the type of software, device, operating system and browser used to deliver an email to us. Such tools are also used in connection with online advertisements on our Website and on third party websites to collect the same types of information with respect to individuals who click on advertisements.
- Other: We may use other technology to collect information for the purposes described in this Privacy Statement.

Such technologies may permit collection of data elements such as demographic data, browser type, MAC address and other unique device information, operating system type and settings, domain, the address of the web page that linked you to our Website, IP address, pages visited, whether you have visited us before or are new to our Website, activities conducted on a particular webpage (such as search queries), and the day and time of your visit. If you access our website from a mobile device, we may collect location information using GPS, cell tower, Bluetooth, or WiFi signals.

At this time, we do not honor “do not track” signals from any website browsers because there is not yet a common agreement about how to interpret these signals.

While most web browsers offer settings that will allow you to disable or delete cookies, if you do so, you may not be able to use our Website fully. If you make this change after you have visited our website, you may also have to manually delete existing cookies from your computer or other device. Should you choose to delete or

disable our cookies, other technologies such as web beacons will still detect your visits to our Websites, but the information they generate will not be associated to you.

Our Website may also contain embedded plugs-ins, widgets, pixels, or other programming associated with various external social media platforms. When you encounter those embedded objects, your web browser may establish a direct connection to the social media platform's services and in doing so, share information such as your behavior while browsing our Website, your public profile, and content you may have posted publicly. This Policy does not apply to the privacy practices of external social media platforms.

We also participate in interest-based or behavioral advertising. This means that you may receive advertising on our website or other websites that are tailored to how you browse. Learn more about such advertising, including how to opt-out, at <https://www.aboutads.info/>.

Opting Out of Tracking Cookies: Customers and other Website visitors can turn off tracking cookies used on our Website (which the CCPA may view as a "Do Not Sell" request) by clicking Your Privacy Choices. CUFG only shares personal information with vendors and others described above for purposes identified in this Statement, but Website activity information collected by those providing cookies, pixels or other third party technologies on our Website could potentially be used by those vendors for their own purposes, some of whom may be able to associate such information with you based on other information they have collected independently (not from CUFG). When you opt-out as provided above, we will endeavor to block such sharing.

6. Security

We take reasonable steps to secure your information from unauthorized use, disclosure, alteration and destruction. This includes restricting access to information to our employees and others who we believe must use it to deliver our products or services to you. Since email cannot be secured completely against unauthorized interception, we ask that you please not use email to send us any nonpublic personal or confidential information.

7. Children's Information

We do not knowingly collect or request information from any person under the age of thirteen (13). If you are under the age of thirteen (13), you are not permitted to use our Website and should not submit any information to us. If you believe that a person under the age of thirteen (13) has provided us with his or her personal information, please let us know by contacting us at service@mysimplequote.com or via the Contact Information below and we will take all reasonable steps to delete their information immediately or as otherwise required by applicable law.

8. Contact Information

If you have any questions, concerns or complaints about the manner in which we collect, store, use or disclose your information, please contact us at service@mysimplequote.com or by mail at:

Attention: Privacy
CUFG / SimpleQuote
P.O. Box 3407
League City, TX 77574