

## Online Privacy Statement for National General

This National General Online Privacy Statement (“Privacy Statement”) describes the privacy practices of National General and the affiliated companies whose websites and mobile apps link to this Privacy Statement (“National General,” “we,” “our” or “us”). This Privacy Statement explains the information we collect, why we collect it, how we use and share it, and the choices you can make regarding your information. More information about National General affiliates is in the National General Affiliates section at the end of this Privacy Statement.

National General’s insurance customers may also receive a privacy notice for products in the initial policy package and annual policy documents. Those consumer privacy notices may contain additional information and rights relating to your customer relationship with us. Those privacy notices and this National General Online Privacy Statement explain our privacy practices and should be read together.

### INFORMATION WE COLLECT AND HOW WE COLLECT IT

National General collects personal and other information about you. Personal information is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked (directly or indirectly) with you. Other, non-personal information does not and cannot reveal an individual’s identity such as information that has been de-identified or aggregated. The information we collect varies based on how you engage with us as well as the products and services you have.

We collect personal information about you in several ways from several sources. We collect personal information directly from you including when you: sign up for services, buy a product, subscribe to a membership or mailing list, send us texts, set up an account with us, enroll in telematics features such as DynamicDrive, or during the quoting, registering, application, claims handling or roadside assistance processes. We and service providers working on our behalf collect personal information from you when you use one of our websites, mobile apps, view our emails or otherwise engage with us through a computer or mobile device (“Sites”) such as IP address, browsing history and other internet activity information. We also collect personal information about you from third parties such as consumer reporting agencies, state agencies, such as departments of motor vehicles, service providers, marketing companies and data providers, as well as individuals such as your spouse or your parent.

The following personal information categories have been collected and shared:

Personal Information Categories	Examples
Personal identifiers	Name, signature, postal address, phone number, unique personal identifier, online identifier, email address, internet protocol (IP) address, state identification card number, account name, Social Security number, driver's license number, passport number, vehicle identification number, or other similar identifiers.
Personal characteristics	Age, date of birth, race, ancestry, national origin, citizenship, household size, income, 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) and other descriptions of your physical characteristics (e.g., height).
Service or product related information	Policy coverage information, premiums, account name, policy number, payment history, driving record, claims history, credit information, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies, bank account or credit card number or other payment or financial information, medical information or health insurance information, professional or employment-related information, family member information.
Biometric and multimedia information	Audio, voice print, retinal print, scan of hand or facial geometry, audio recordings, electronic, visual, or similar information.

Internet or other electronic network activity information	Browsing history, search history, information regarding your interaction with our website, application or advertisement such as mouse movements and clicks, links you use or web pages you visit while visiting our site or applications, browser type, internet service provider (ISP), cookies, and mobile device information including device identifier or other information.
Geolocation data	Physical location, movements, or trip tracking information.
Education information	Transcript information.
Inferences	Inferences drawn from any personal information collected to create a profile reflecting preferences, characteristics, psychological trends, predispositions, behavior attitudes, intelligence, abilities, and aptitudes.

Our website is not intended for children. We do not market any products or services to children under the age of thirteen or knowingly collect any information from children under the age of thirteen.

## USE OF YOUR PERSONAL INFORMATION

We use your personal and other information for business purposes including to:

- **Provide and maintain your services and products.** We use your personal information to provide or maintain your service, products, or membership including to set up a product or service or provide a product or service, maintain your account, service your policy, change your policy, handle a claim, complete a transaction, repair a product, respond to customer service requests, or other inquiries. We may also collect information about other parties from you to carry out necessary services and/or requests, including adding another driver to your existing policy. If you provide us personal information about others, or if others give us your personal information, we will only use the information for the specific reason for which it was provided to us.
- **Improve, develop, and analyze our Sites, services, and products.** We use your personal information and other information to:

- analyze, improve, develop, or deliver our Sites, products, and services; and develop new services, products or features using algorithms, analytics software, and other similar methods;
- conduct actuarial or research studies to maintain, protect and develop our networks, services, and products, and
- analyze how visitors use our Sites to improve, enhance, and personalize your online experience.

We collect some information used for these purposes using analytics software, cookies and other tracking technologies. For more information about the collection and use of this information, see Cookies and Other Tracking Technologies below.

- **Communicate with you about your service or product.** We may communicate with you about your product, service, account, policy, or membership, provide you transaction confirmations, payment alerts, or other service or product related messages via mail, email, telephone calls, texts, or other available methods such as push notifications.
- **Provide marketing communications.** We may use your personal information to send you promotional communications about products, services, features, and options we believe may interest you. We may send communications via e-mail, regular mail, by telephone calls, texts, or may send push notifications via a mobile device. We may also use your information to provide customized content online or serve you ads.
- **Comply with legal requirements and protect the safety and security of our business, services, and Sites.** We may use your personal information to comply with laws, regulations, or other legal obligations, to assist in an investigation, to protect and defend our rights and property or the rights of third parties, or to enforce terms and conditions. We may also use your personal information to prevent suspected fraud, misuse, threats to our network, or other illegal activities, or for any other reason permitted by law. We may use your personal information to protect our company, our affiliates, our customers, our network, and our Sites.
- **Update, correct, or enhance our records.** We may receive personal information about you from other sources, including publicly available databases or third parties from whom we have purchased data, and combine that personal information with other personal information we have about you to

update our records. For example, we may obtain change of address information from public sources and use that personal information to update or correct your address.

- **Find locations on request.** Your location may be obtained from the mobile device or the network using your device's Global Positioning System (GPS) functionality or directly from you. We may use your location information to search for information including searching for an agent, searching for a service provider, identifying the location of an accident, or identifying the location of a roadside event you are reporting. If you do not want location information used, you can disable the GPS functionality on your mobile device.

## SHARING YOUR INFORMATION

We do not sell your personal information. We may share your personal information with our affiliates for business purposes consistent with the uses described in this Privacy Statement. We may also share personal information about you with third parties whenever you request, consent to, or direct such sharing. We strive to work with companies that share our commitment to privacy. We may also share information with others in an aggregated or de-identified form that does not reasonably identify you.

We may also share your personal or other information with service providers and other third parties for business purposes or as required or permitted by law including with:

- **Companies involved in insurance and other business transactions.** We share your personal information with other companies that play a role in an insurance transaction with you such as independent claims adjusters, repair shops, and other claims-related companies. We may also share your personal information to participate in insurance support organizations.
- **Authorized agents or brokers.** National General operates through agents and brokers who sell our services and products on our behalf. We may share your personal information with those agents or brokers to provide you with the services you've requested. They may use your personal information in the manner described in this Privacy Statement.
- **Service providers.** Personal information may be shared with service providers who perform services on our behalf for a business purpose including service providers that:
  - help complete transactions, handle a claim, service your policy or service your membership,
  - engage in credit reporting or payment processing,

- provide marketing and advertising, email, or other communication services,
  - provide services that support our online activities including providing tracking technologies, web hosting and analytics,
  - provide tax and accounting, legal services, delivery, and data enhancement services,
  - provide technology services and enhance security, privacy, and fraud protections,
  - provide data analytics services or conduct research or actuarial studies, and
  - provide support to our operations.
- **Marketing and advertising partners.** We may share personal and other information with third party online and other marketing and advertising partners or permit these partners to collect personal information from you directly on our Sites to personalize online advertising. We may share personal information with other financial institutions or other companies with whom we have a joint marketing agreement. The Cookies and Other Tracking Technologies section below has more details about these activities.
  - **Third parties in connection with a business transaction.** Personal information may be disclosed to third parties in connection with a corporate transaction, such as a merger, sale of any or all of our company assets or shares, reorganization, financing, change of control or acquisition of all or a portion of our business by an affiliate or third party, or in the event of a bankruptcy or similar proceedings.
  - **Law enforcement, regulators, and other parties for legal reasons.** Personal information may be disclosed to third parties, as required by law or subpoena, or if we reasonably believe such action is necessary to:
    - comply with the law and the reasonable requests of regulators, law enforcement, or other public authorities,
    - protect our or others safety, rights, or property, and
    - investigate fraud or to protect the security or integrity of our Sites or any product or services.

We share the following categories of personal information with the following parties:

Categories of Personal Information	Categories of Third Parties
Personal identifiers	Companies involved in insurance and other business transactions; Authorized agents or brokers; Service providers; Marketing and advertising partners; Third parties involved in a business transaction; Law enforcement, regulators, and other parties for legal reasons
Personal characteristics	Companies involved in insurance and other business transactions; Authorized agents or brokers; Service providers; Marketing and advertising partners; Third parties involved in a business transaction; Law enforcement, regulators, and other parties for legal reasons
Service or product related information	Companies involved in insurance and other business transactions; Authorized agents or brokers; Service providers; Marketing and advertising partners; Third parties involved in a business transaction; Law enforcement, regulators, and other parties for legal reasons
Biometric and multimedia information	Companies involved in insurance and other business transactions; Authorized agents or brokers; Service providers; Third parties involved in a business transaction; Law enforcement, regulators, and other parties for legal reasons
Internet or other electronic network activity information	Service providers; Marketing and advertising partners; Law enforcement, regulators, and other parties for legal reasons
Geolocation data	Companies involved in insurance and other business transactions; Authorized agents or brokers; Service providers; Third parties involved in a business transaction; Law enforcement, regulators, and other parties for legal reasons

Education information	Service providers; Law enforcement, regulators, and other parties for legal reasons
Inferences	Companies involved in insurance and other business transactions; Authorized agents or brokers; Service providers; Marketing and advertising partners; Third parties involved in a business transaction; Law enforcement or regulators

## COOKIES AND OTHER TRACKING TECHNOLOGIES

**Technologies and Information Collected:** When you visit our Sites, we and our service providers automatically collect information about your use of and access to these Sites. We collect this information through a variety of tracking technologies, including: cookies, Flash objects, web beacons (also called pixel tags), embedded scripts, recorded web sessions, location-identifying technologies, and similar technology (collectively, “tracking technologies”). Information we collect automatically about you may be combined with other personal information we collect directly. The information collected in this manner includes:

- the website from where you accessed the Site, where you went to when you left the Site, how frequently you visit the Sites, when and whether you open emails or click the links contained in emails, pages you visit on our Sites, the links you click and ads you view, or your location when you access our Sites,
- information about the computer, tablet, smartphone or other device you use, such as your IP address, browser type, Internet service provider, platform type, device type/model/manufacture, operating system, date and time stamp, a unique ID that allows us to uniquely identify your browser, mobile device or your account (including, e.g., a persistent device identifier or an Ad ID), and other similar information,
- analytics information collected by us or via third party analytics tools, to help us measure traffic and usage trends for the Sites and to understand more about the demographics and behaviors of our users, and
- how often you use a mobile app, from where the app was downloaded, events that occur within the app, aggregated usage, and performance data.

**Use of the Information:** The information collected through tracking technologies allows us to provide you with an improved, enhanced, and personalized customer experience, to monitor and improve our Sites and for other internal purposes such as:

- remembering information so that you will not have to re-enter it during your visit or the next time you visit the Sites,
- providing custom, personalized content and information, including targeted content, communications, and advertising,
- identifying and contacting you across multiple devices,
- providing and monitoring the effectiveness of our Sites,
- performing analytics and detecting usage patterns on our Sites,
- diagnosing or fixing technology problems,
- detecting or preventing fraud or other harmful activities, and
- otherwise planning for and enhancing our Sites.

Our service providers include Adobe and Google. To learn about Adobe Analytics privacy practices or to opt-out of cookies set to facilitate reporting, [click here](#). To learn more about Google's privacy practices, [click here](#). To access and use the Google Analytics Opt-out Browser Add-on, [click here](#).

**Your Choices Regarding Cookies:** If you prefer not to accept cookies, most browsers will allow you to manage cookies in your browser settings by disabling or blocking cookies, removing existing cookies, automatically accepting cookies or notifying you when you receive a cookie. Options available may vary by browser. However, if you disable, modify, or reject cookies, some parts or functionalities of our Site may be inaccessible or not function properly. For example, disabling cookies may require you to repeatedly enter information to take advantage of services or promotions.

**Opting Out of Online Personalized Advertising and Do Not Track:** We or our marketing and advertising service providers may use information about your activities on our Sites or other websites to help tailor our advertisements or offers to what may interest you — also called interest-based advertising. The information is collected using the tracking technologies explained above. To limit interest-based advertising [click here](#).

You may continue to see generic or non-targeted ads about our products and services if you opt out of interest-based advertising. Although we do our best to honor the

privacy preferences of our visitors, we do not respond to “Do Not Track” signals from your browser.

## EMAIL MARKETING

We may send you email marketing communications about products, features, and services that may be of interest to you. To opt out from receiving marketing and promotional emails from us, please click the unsubscribe link located at the bottom of each communication. If you opt out from receiving marketing emails, we may still send you non-marketing emails such as requests and inquiries, or notices of updates to terms and conditions or our privacy practices.

If you use the [My NatGen Policy portal](#), [NatGen Premier](#), or the mobile app, you can also manage email, other notifications, and marketing preferences through these applications.

## PRIVACY STATEMENTS, RIGHTS AND CHOICES FOR INSURANCE CUSTOMERS

National General insurance customers: please read the privacy statement that was provided in your policy package for your home, auto or other insurance products for information about additional rights you may have including the right to see or access your policy-related personal information or exercise certain opt-outs.

## CALIFORNIA PRIVACY RIGHTS AND CHOICES

California residents have certain rights under CCPA to access and delete personal information described in this section, and other rights described below. These CCPA rights do not apply to all personal information collected by National General. For example, personal information related to insurance quotes and policies, medical information, or personal information that is subject to certain federal or state laws may be exempt from CCPA, and our responses to your requests may be limited as permitted under law.

**Verified Requests:** To protect you and your personal information, we will only respond to access or deletion requests that we have been able to properly verify through our authentication process. To verify your identity, you will be asked to provide several pieces of personal information, such as name and demographic information, which we only use to verify your identity or authority to make the request and to process the request.

**Submitting a Request:** To submit an access or deletion request, please [click here](#) to submit an online request or call us at 1-800-254-2913. Responses to a verified request may take up to 45 calendar days, or longer depending on the nature of the request. If additional time is needed, we will notify you of the additional time. We may only respond to two access requests within a 12-month period. Requests from authorized agents must be submitted via the same online portal or toll-free number, but to protect your privacy, consumers will be required to verify their identity directly with us via our online portal or toll-free number.

**Right to Access Your Personal Information:** You have the right to request that we disclose certain information about our collection and use of your personal information over the past twelve months including:

- the specific pieces of personal information we have collected about you,
- the categories of personal information collected,
- the categories of sources from which personal information was collected,
- the business purpose for collecting the personal information, and
- the categories of third parties with whom we share personal information and the categories of personal information shared.

**Right to Deletion of Personal Information:** You have the right to request we delete personal information we collected from you. We will delete your personal information in response to a verifiable request unless needed to:

- Complete a transaction for which we collected the personal information, provide a good or service you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify or repair errors that impair functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

**Non-Discrimination Rights:** You have the right not to receive discriminatory treatment by us for the exercise of your California privacy rights.

**Consumer Request Metrics:**

2021 Data Access Requests	Quantity
Number of requests received	40
Number of requests filled	40
Number of requests denied	0
Average days to complete request	40

2021 Data Deletion Requests	Quantity
Number of requests received	88
Number of requests filled	88
Number of requests denied	0
Average days to complete request	40

## OTHER STATE SPECIFIC PRIVACY RIGHTS AND CHOICES

**Montana Residents:**

Pursuant to Montana law, you may request a record of any disclosure of your medical information during the preceding three years. Please send requests to: National General Attn: MT Personal Records Request, PO Box 3199, Winston-Salem, NC 27102-3199.

**Nevada Residents:**

Pursuant to Nevada law, if you do not want to receive sales calls from National General you may request to be placed on our internal “do not call” list. To make this request, call 1-877-885-4315. Please make sure to provide us with your name, address, and all telephone numbers you wish to include on our list. For further information, you may also contact the Office of the Nevada Attorney General, Bureau of Consumer Protection at:

555 E. Washington Avenue, Suite 3900  
Las Vegas, NV 89101

Phone: (702) 486-3132

Email: BCPINFO@ag.state.nv.us

National General's "do not call" list is limited only to telephone solicitation calls. We may still contact you about your National General policy, billing issues, claims and other service matters.

**Vermont residents:**

We won't share your personal information with National General companies for marketing purposes except as allowed by Vermont law.

## SOCIAL MEDIA, LINKS AND EXTERNAL SITES

Links to other company's websites may be provided on the National General Sites as a convenience to you. If you choose to go to these external websites, you will be subject to the privacy practices of those external websites; National General is not responsible for the privacy practices of those websites. When you leave our Site, we encourage you to read the privacy policies or statements of every website you visit, as those privacy policies or statements may differ from ours. Our Privacy Statement applies solely to the Sites where this Privacy Statement appears.

Our websites may include Social Media features, such as the Facebook Like button and widgets, such as the Share This button, or interactive mini-programs that run on our site. These features may set a cookie to enable the feature to function properly and may collect information such as your IP address and which page you are visiting on our website. Social Media features and widgets are either hosted by a third party or hosted directly on our Site. Your interactions with these features are governed by the privacy policy of the company providing it.

## SECURITY

Protecting your personal information is important to us. We use a combination of reasonable technical, administrative, and physical safeguards to protect your personal information. However, no website, mobile application, database, or system is completely secure or "hacker proof." So, we cannot guarantee its absolute security. You are also responsible for taking reasonable steps to protect your personal information against unauthorized disclosure or misuse.

We limit access to your personal information to those who need it to do their jobs. We comply with all applicable federal and state data security laws.

## CONTACT US

If you should have questions or concerns about our privacy practices, please contact us at 1-877-233-6693.

## CHANGES TO OUR PRIVACY STATEMENT

We may periodically update or revise this Privacy Statement. The effective date at the top of the document shows when this Privacy Statement was last revised. We will let you know when we update the Privacy Statement by changing the date or other appropriate means.

## NATIONAL GENERAL AFFILIATES

This Privacy Statement describes the privacy practices of National General and the National General affiliates whose websites and mobile apps link to this Privacy Statement. Personal information may be shared for marketing purposes among National General and the National General affiliates whose websites and mobile apps link to this Privacy Statement as well as the other affiliated companies that have separate online privacy statements including: National General Insurance Company, National General Assurance Company, National General Insurance Online, Inc., Integon Casualty Insurance Company, Integon General Insurance Corporation, Integon Indemnity Corporation, Integon National Insurance Company, Integon Preferred Insurance Company, New South Insurance Company, MIC General Insurance Corporation, National General Motor Club, Inc., National Health Insurance Company, Agent Alliance Insurance Company, National General Premier Insurance Company, Imperial Fire & Casualty Insurance Company, Adirondack Insurance Exchange, Mountain Valley Indemnity Company, New Jersey Skylands Insurance Association, Century-National Insurance Company, Standard Property and Casualty Insurance Company, Direct Insurance Company, Direct General Insurance Company, Direct General Insurance Company of Mississippi, Direct National Insurance Company, Direct General Life Insurance Company, Old American County Mutual Fire Insurance Company, National Farmers Union Property and Casualty Company, Encompass insurance companies offering property and casualty insurance, Allstate Insurance Company and other companies that now or in the future control, are controlled by, or are under common control with a company in the Allstate Corporation.