

TERMS OF USE

MYsuranceusa.com, the operator of the Site (hereafter referred to as "we", "us" or "our"). References in these Terms to "Site operator," "we", "us" and "our" include our agency, agents, successors and assigns. The Site is available only to, and may only be used by, individuals who can form legally binding contracts under applicable law. Without limiting the foregoing, the Site is intended for and made available only to residents of the United States, age 18 or older. By accessing and using the Site, you accept and agree to, without qualification, the Terms and represent and warrant that you have the authority to bind the User (as defined below) to these Terms and that your use of the Site, including the provision or use of any Content, does not violate any applicable law.

These Terms of Use apply in connection with any websites, online services, and/or applications owned or operated by MYsurance, Inc.

By accessing MYsuranceusa.com, using any of our services and/or accessing and using any other websites on which these Terms and Conditions reside (collectively also referred to herein as the "Site"), or any of the Site's Content, you acknowledge that you agree to and are subject to the following Terms and Conditions.

If you do not agree to these Terms, you may not access or otherwise use the Site or the Content. The Terms constitute a legally binding agreement between you and us. We may assign our rights and obligations under these Terms, including in connection with a merger, acquisition, a sale of assets or by operation of law.

We may, in our sole and absolute discretion, modify these Terms from time to time and we reserve the right to make changes at any time, without notice or obligation, to any of the Terms, Site, or Services. By entering the Site or using the Services, you acknowledge and agree that you shall be bound by any such revisions as of the moment they are made. We suggest periodically visiting this page of the Site to review these Terms.

PRIVACY POLICY

MYsurance, Inc. is committed to properly safeguarding consumer personal information and only using information in a manner that is necessary for servicing or better understanding our customers and potential customers. Our policy is to protect the confidentiality of the personally identifiable information that we receive, and to limit access to that information only to those with a need to know. This privacy statement addresses our privacy practices including the collection and use of personal information in offline, online, and mobile environments.

Purposes for Collection of Personal Information

We collect and use your personal information to offer, provide, and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

1. To offer, provide, maintain and improve insurance products and related services, including claims-related services to you

2. To authenticate and verify your identity, to maintain your preferences, and to communicate with you
3. For safety and security purposes, including: prevention, detection and investigation of data security incidents or protection against malicious, deceptive, fraudulent or illegal activity; debugging and ensuring the integrity of our systems
4. To provide appropriate or relevant products and services, conduct analytics, research, and development on our products and services
5. Provide marketing communications to you
6. To provide quality assurance
7. To provide a location-based product or service requested by you
8. To apply relevant discounts
9. To create profiles based on personal information collected and reflecting individual preferences
10. To comply with applicable laws and regulations or other governmental or judicial orders.

We obtain the categories of personal information listed above from the following categories of sources:

1. Directly from you: For example, from forms you complete or products and services you purchase.
2. Indirectly from you: For example, from observing your actions on our Sites (including the timing, frequency, and pattern of service use) including but not limited to traffic data, location data, weblogs, and other communication data, the resources you access, and how you reached our Sites.
3. From third parties on our behalf: (See Information Collected from Third Parties)
4. Cookies, web beacons, and other tracking technologies: We rely on partners to provide many features of our Sites and Services using data about your use. Much of this information is collected through cookies, web beacons, and other tracking technologies, as well as through your web browser or device. We use cookies and similar tracking technologies for the following purposes:
5. Analytics: Allowing us to understand how our services are being used, track site performance and make improvements.
6. Site Operations: Enabling features that are necessary for providing you the services on our Sites, such as identifying you as being signed in, tracking content views, and remembering your preferences.

USE OF PERSONAL INFORMATION

We may use, or disclose the personal information we collect for one or more of the following purposes:

1. To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote or ask a question about our products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to purchase a product or service, we will use that information to process your payment and facilitate delivery.
2. To provide you with our products and services, including to provide you with quotations for insurance or other insurance or financial industry services (including those procured proactively and/or in connection with the movement of a book of business from one

provider to another) on your behalf; to provide you with insurance or to facilitate the performance of related services.

3. To process your requests, transactions, and payments and prevent transactional fraud.
4. To distribute newsletters and promotional material, invite you to events, and market products and services to you.
5. To assess, improve and develop our business, products and services, prepare benchmarking reports and for other research and analytics purposes.
6. To comply with, or exercise rights under, applicable law – for example to make required or advisable reports to insurance regulatory, law enforcement or other similarly situated authorities; to respond to and comply with court orders, applicable law and other legal requirements; and to defend ourselves against claims and to enforce our rights or protect our employees or property.
7. To market products and services to you.
8. To provide or receive shared organizational services, such as claim and risk management services.
9. To evaluate or effect a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, in which personal information held by us about our consumers is among the assets evaluated or transferred.
10. To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our website users or consumers is among the assets transferred.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

SHARING PERSONAL INFORMATION

MYsurance, Inc. does not share phone numbers collected for SMS consent with third parties or affiliates for marketing purposes.

In accordance with applicable laws, we may share your personal information by disclosing it to a third party for business purposes. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to keep that personal information confidential and not use it for any purpose, except in performing the contract, or as otherwise required or permitted by law.

We may share your personal information as required or permitted by law including with:

1. Companies involved in insurance and other related transactions
2. Agents and brokers
3. Insurance support organizations

HOW WE PROTECT YOUR INFORMATION

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards

that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

MYsurance, Inc. does not share phone numbers collected for SMS consent with third parties or affiliates for marketing purposes.

CONSENT FOR COMMUNICATIONS

IF YOU PARTICIPATE IN OUR SMS TEXTING PROGRAM, YOU ALSO AGREE TO OUR SMS TEXTING PROGRAM TERMS AND CONDITIONS. **SEE SMS TERMS & CONDITIONS SECTION BELOW.**

By acknowledging that you agree to the terms and conditions of the site, you agree to receive recurring SMS messages from MYsurance, Inc. to the provided mobile number. Message & data rates may apply. To end SMS messaging simply reply STOP to our messages. Reply HELP for info. **SEE SMS TERMS & CONDITIONS SECTION BELOW.**

If you provide your telephone number to us via the Site or Services, you give your electronic signature and consent for us to send you marketing calls/text messages at that number USING AN AUTODIALER AND/OR PRERECORDED MESSAGES. You also acknowledge that your consent to receive these marketing communications is not required to purchase any goods or services. STANDARD MESSAGE AND DATA RATES MAY APPLY. **SEE SMS TERMS & CONDITIONS SECTION BELOW.**

If you provide your email address to us via the Site or Services, you give your electronic signature and consent for us to send you marketing email messages at that email address. You also acknowledge that your consent to receive these marketing communications is not required to purchase any goods or services.

SMS TERMS & CONDITIONS

1- SMS Consent Communication:

The information MYsurance obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.

2- Types of SMS Communications:

If you have consented to receive text messages from MYsurance, you may receive messages related to the following:

- Account notifications: policy renewal reminders
- Client requests: to be sent ID cards, billing inquiries, copies of policies, etc..
- Agency notifications: check email for agency correspondence
- Promotions or offers (when available)

Example: *"Hello, This is MYsurance. Your auto insurance policy is set to renew on January 1, 2025. Reply STOP to opt out of SMS messaging at any time."*

3- Message Frequency:

Message frequency may vary depending on the type of communication. For example, you may receive up to 2 SMS messages per week related to your policy or account status.

Example:

"MYsurance message frequency may vary. You may receive up to 2 SMS messages per week regarding your policy or account status."

4- Potential Fees for SMS Messaging:

Please note that standard message and data rates may apply, depending on your carrier's pricing plan. These fees may vary if the message is sent domestically or internationally.

5- Opt-In Method:

You may opt-in to receive SMS messages from MYsurance in the following ways:

- Verbally, during a conversation with a MYsurance agent

6- Opt-Out Method:

You can opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you receive. Alternatively, you can contact us directly to request removal from our messaging list.

7- Help:

If you are experiencing any issues, you can reply with the keyword HELP. Or, you can get help directly from us at help@mysuranceusa.com.

Additional Options:

- If you do not wish to receive SMS messages, you can verbally choose not to accept the SMS consent box on our forms.

8- Standard Messaging Disclosures:

- Message and data rates may apply.
- You can opt-out at any time by texting "STOP."
- For assistance, text "HELP" or visit our Privacy Policy and Terms and Conditions page at: <https://www.mysuranceusa.com/documents/privacy-policy.pdf>
- Message frequency may vary