

# **HOUCHENS INSURANCE HOLDINGS, INC.\* PRIVACY POLICY**

Houchens Insurance Holdings, Inc.\* (“HIG”) is committed to protecting the privacy and security of all our insureds. This privacy policy sets out how we collect, use and protect personal and non-public information about you, and to whom it may be disclosed. By accessing or using our website, or by applying for insurance, you agree to this privacy policy.

## **How we collect information about you:**

1. When you access or use the HIG website, we collect information about you from your internet connection and computer equipment or other device, including your IP address, operating system, and information from cookies and other tracking technologies.

“Cookies” are very small text files that are stored on your computer or device if you access or use our website. When you visit our website again in the future these files help us remember who you are and personalize your browsing experience with us. Most websites use cookies. Cookies cannot be used to run programs or deliver viruses to your computer or device.

2. We also collect information about you from other sources, including but not limited to, applications or other forms you submit to us; transactions you have with us or our affiliates or others; consumer reporting agencies; and medical information.

Some information is personally identifiable information, such as your name, email address, home or work address, or telephone number. Other information may be anonymous (not unique to you) or aggregated demographic information such as your age, gender, zip code, preferences and interests.

## **How we use your personal information:**

1. We collect this personal and/or non-public information so that we can understand your needs, answer your questions, provide you with better service, and inform you about other services or products available from HIG and its affiliates.
2. We do not sell or rent our insureds’ lists to third parties; however, we may disclose personal and/or nonpublic information about you to certain kinds of third parties that perform services for us in carrying out insurance transactions involving you or your insurance policy, or to other kinds of financial institutions such as premium finance companies. These third parties are prohibited from

using your personal and/or nonpublic information except when they are providing services to us, and they are required to maintain the confidentiality of your information.

3. We may also disclose your personal and/or non-public information for other purposes or to other persons or entities if you consent in advance, or if such disclosure is: (a) necessary to comply with law or to comply with legal process served on us; (b) necessary to enforce any Terms of Use or other agreement, such as for billing and collection purposes; or (c) if we believe it is necessary to protect the rights, property or personal safety of HIG, our customers or others.

### **Security of your personal information:**

We are committed to the security of your nonpublic personal information. For this reason, we have implemented and maintain appropriate physical, electronic and organizational precautions to make sure your information is not lost, stolen, misused or accessed inappropriately. However, no precautions are guaranteed to be completely secure. We will retain your personal information for the period necessary to fulfill the purposes outlined in this privacy policy, unless we are required by law to retain it for a longer period of time.

### **Changes to our privacy policy:**

We may update this privacy policy from time to time. If so, the updated privacy policy will be posted on our website. Please visit our website periodically to check for any changes we may have made. The date of this privacy policy is June 6, 2018.

### **The GDPR (General Data Protection Regulation, effective July 8, 2022)**

European Union (EU) residents may exercise any of the rights described below in this section by contacting us directly.

You have the right to ask us for access to and correction or erasure of personal data or by restriction of data processing. We may ask you to verify your identity before we act on your request.

#### **A. Individual rights under the GDPR:**

1. Be informed about the collection and use of your personal data
2. Access your personal data
3. Have inaccurate personal data corrected or completed if it is incomplete

4. Have personal data erased
5. Request restriction or suppression of your personal data
6. Data portability, to retain and reuse your personal data for your own purpose
7. Object to processing of your personal data
8. Those rights in relation to automated decision making and profiling

**B. Legal basis for processing:** We use your personal data in accordance with the Privacy Policy in effect at the time of our use. We will process your personal data if:

1. You have provided consent, which can be withdrawn at any time
2. The processing is necessary to perform a contract to which you are a party or to perform services you have requested
3. We are required to do so by law
4. The processing is required to protect your vital interests or those of another person
5. The processing is necessary for purposes of our legitimate commercial interests, except if your rights and interests override our interests

**IMPORTANT NOTE:**

This website provides only a simplified description of coverages and is not a statement of contract. None of the information provided on the website is a guarantee that insurance will be provided or that the agency is obligated to procure insurance for the website visitor. Coverage may not apply in all states. Misstatements or omissions of relevant information can lead to price variation or even declination or rescission of coverage. For complete details of coverages, conditions, limits, and losses not covered, be sure to read the policy, including all endorsements, or prospectus, if applicable. Coverage CANNOT be bound, amended or altered by leaving a message on, or relying upon, information on this website or through email, voicemail, or text.

**Contact information:**

To ask questions or comment about this privacy policy and our privacy practices, please contact us by using the contact form on our website to send us a question. You may also contact your HIG agent.

\*Houchens Insurance Holdings, Inc. includes the following entities:

- Houchens Insurance Holdings, Inc.
- Employers Risk Services dba ERS, Inc.
- HIG Wellfit Solutions
- Curneal & Hignite Insurance, Inc.
- Houchens Insurance Group, Inc.
- Houchens Insurance Group, Inc. dba Houchens Benefits
- Houchens Insurance Group, Inc. dba Van Meter Insurance Agency, Inc.
- Houchens Insurance Group, Inc. dba Van Meter Insurance Group
- Houchens Insurance Group, Inc. dba Blake Hart Taylor & Wiseman Insurance Agency, Inc.
- Houchens Insurance Group, Inc. dba Center of Insurance
- Houchens Insurance Group, Inc. dba Insurance Specialists
- Roeding Group Companies, Inc.