

## Assurant U.S. Consolidated Online Privacy Notice

**Effective Date: [11/10/2017]**

This Privacy Notice (“Notice”) applies to this website (the “Site”). This Notice does not apply to any website or service that does not display this Notice. This Notice does not apply to information collected or received apart from this Site and does not apply to data that does not allow us or third parties to identify or contact you.

Assurant’s collection and use of your information may be subject to laws and additional notices which may limit Assurant’s use of your information or provide you rights not described in this Notice.

### 1. What Information Does Assurant Gather?

Information You Give Us. We may collect and retain any information provided by you or gathered from your devices in connection with your online activity. For example, we collect information you give us when you

- use our service or download materials from our Site;
- request a quote for insurance, enroll for insurance, submit claims or check the status of a claim, or engage in other transactions with us;
- communicate with us, such as to provide feedback, complete an online survey, request support or service, register for event, apply for a job, or ask for additional information;
- register for or manage an account with us; or
- subscribe to newsletters, email lists or other content we provide.

We may collect information such as your first and last name, home or other physical address, email address, zip code, telephone number, other information that permits you to be contacted physically or online, or information about your interactions with us or others, and other information. In connection with certain activities on our Site (e.g., completion of an application for insurance) you may provide us information such as insurance policy number, social security number, or driver’s license number. You may choose to provide information relating to payment and financial accounts, demographics, dependent information, information regarding other insurance (such as insurance provider name and policy number), health conditions or diagnoses, physician information, and other information. You may provide information relating to your real or personal property, including its value. You may choose not to provide certain information to us but doing so may restrict your ability to use this Site or conduct certain business with Assurant.

Social Media. We may collect information through our presence on social media and networking platforms. You may use social networks or other online services to access our Site. When you do so, information from those services may be made available to us. By associating a social network account with our Site, you agree that we may access and retain

information relating to that account in accordance with the policies of the social network or other online service and this Notice. For example, we may be able to access account or profile information that you have provided to the social network or information about your interactions with the social network.

Device and Web Browsing Information. We may collect information from your devices and about your web browsing when you visit our Site. We may collect information such as:

- your IP address;
- the type of browser, devices and operating systems you use;
- identifiers associated with the device(s) you use to access our Site;
- the pages you visit and the features you use, including dates and times;
- if you navigated from or navigate to another website, the address of that website; and
- information regarding your internet service provider.

In addition, we may collect information about your activities on our Site through the use of cookies, clear GIFs or web beacons, local shared objects or Flash cookies, or through other identifiers or technologies, including similar technologies as they may evolve over time. We refer to these technologies collectively as Data Technologies.

We may allow third parties to use Data Technologies on our Sites. The information collected by Data Technologies may be shared with and used by us, by others acting on our behalf, or by third parties subject to their own privacy policies. Information collected by Data Technologies may be used on this Site or on other websites or services, including those that may not be operated by us.

Email. We may collect information regarding the effectiveness of our email and other communications with you. For example, we may know if you follow a link in an email we send to you.

Information from Other Sources. We may obtain information about you from other third parties. This information may include information about your use of this Site or our services, your use of other websites, your interests and preferences and other information about you or your household. We may combine the information we obtain from third parties with information that we have collected about you.

## **2. How Does Assurant Use Information About Me?**

We and others acting on our behalf may use the information that we gather to operate our businesses. For example, we may:

Operate and Support our Site and Services. We use the information that we gather in order to operate our Site and our services. For example, we may use the information that we

collect or receive to provide support and assistance that you request or to diagnose or address technical problems in the operation of our Site or any of our services. If you establish an account with us, we may use information about you to manage or support your account.

Improve and Evolve our Services. We constantly evaluate and improve our Sites and services, including developing new products or services and using the information we gather to do so.

Advertise and Promote Products and Services. We may use the information we gather to offer, provide, or personalize products and services from us. For example, we may customize content, advertising, promotions and incentives to reflect your preferences, interests, or prior interactions with us and others.

Make Other Contacts. We may contact you through telephone, text, or chat for other purposes, as permitted by law.

This Notice only addresses our own information practices. This Notice does not apply to information you share with third parties even if we link to those third parties from a Site. These third parties may have their own privacy policies governing their use of information that you can access from their websites.

Please note that other parties may collect personally identifiable information about your online activities over time and across different websites when you use our Site.

### **3. When Does Assurant Share Information?**

We may share the information we gather, including as follows:

Service Providers. We may share information with third party service providers and others who help us operate our business or provide services on our behalf. These service providers include credit bureaus, those who may help us verify identities and backgrounds, those who help us handle your account or provide customer service, and analytics companies, advertising networks and others that provide Data Technologies on our Sites.

Corporate Affiliates and Other Ventures. We may share information with our corporate affiliates for their everyday business purposes, to provide services or to perform marketing. We may also participate in joint ventures with others and we may share information as part of that joint venture.

Regulators. We may share information with regulators, including as necessary to comply with regulatory oversight of our businesses.

Promotional. We may share information with third parties who help us develop and promote products and services, including joint marketing, or to help us customize advertisements, offers, or other communications to you.

Business Transfer. We may share information we have collected from you in connection with the sale or merger of our business or the transfer of assets.

Protection of Ourselves and Others. We may use and share the information we gather to protect our own and others' rights and property, including protection of our affiliates, customers and members of the public. We may use and share the information we gather to comply with applicable law, legal process, legal advice and for preventing fraud, theft, and injury to you, us or others.

#### **4. What Choices Do I Have Regarding My Information?**

You may limit and control the information provided to us in a number of ways. You may not be able to use all features of our Sites if you limit the information you share with us.

You may update information provided in your online account by logging on to your account and editing that information.

If you have an insurance policy with Assurant, you may update your information by contacting the number provided for you with your enrolled.

Your browser and your device may provide you the option to limit the use of cookies or other Data Technologies. You should consult documentation for your browser or device for more information. Your device may have settings that allow you to prevent sharing geolocation information with us. You should consult your device's settings or help documentation for more information about exercising these options.

#### **5. How Does Assurant Address California Online Privacy Rights?**

As of the Effective Date listed above, there is no commonly accepted response for Do Not Track signals initiated by browsers. Therefore, we do not respond to such signals or to other mechanisms that provide the ability to exercise choice regarding the collection of personally identifiable information regarding your online activities over time and across third party websites or online services.

#### **6. How Does Assurant Provide Updates to this Notice?**

When we make material changes to this Notice, we will update this web page and change the Effective Date listed above.

#### **7. How Can Assurant be Contacted Regarding Privacy Issues?**

You can contact us with questions or comments about our privacy practices or this Notice by contacting us at:

Privacy Office  
260 Interstate North Circle SE  
Atlanta GA 30339

## **8. How Does Assurant Address Information Security?**

We maintain administrative, technical and physical safeguards designed to protect the personal information you provide us on this Site. However, you should understand that no safeguards guarantee 100% security.