

## **LIERE INSURANCE PRIVACY POLICY**

Rev. May 2026

### **WHAT DOES LIERE INSURANCE DO WITH YOUR PERSONAL INFORMATION?**

Companies like Liere Insurance choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### **WHAT TYPES OF PERSONAL INFORMATION DOES LIERE INSURANCE COLLECT?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security number;**
- **Payment History;**
- **Transaction or Loss History;**
- **Credit History;**
- **Credit-Based Insurance Scores;**
- **Insurance Claim History;**
- **Checking Account Information;**
- **Contact Information**, such as name, postal address, residential address, email address, and telephone number;
- **Personal Identifiers**, such as driver's license or state identification number, insurance policy number, date of birth, employment history, or medical information;
  - **Additional Financial Information**, such as bank account numbers, credit card numbers, overdraft history, or basic mortgage or leasing details;
  - **Other Professional, Employment-related, or Educational History Information;**
- **Audio Information**, such as call recordings of your phone interactions with us that are for training purposes;

- **Commercial Information**, such as information relating to the services you purchased and your purchasing habits, histories, or tendencies;
- **Internet or Similar Network Activity**, such as information about your internet connection, location, the equipment you use to access our website, and usage details, which may include information such as your computer’s Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our website that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers, and other diagnostic data;
- **Location Information**, which is collected when you access our website; and

When you are *no longer* our customer, we continue to share your information as described in this notice.

### **HOW DOES LIERE INSURANCE USE YOUR PERSONAL INFORMATION?**

Companies like Liere Insurance need to share customers’ personal information to run their everyday business. In the section below, we list the reasons that companies can share their customers’ personal information, the reasons Liere Insurance chooses to share, and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Liere Insurance share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes.	No.
For our marketing purposes – to offer our products and services to you	Yes.	No.
For joint marketing with other financial companies	Yes.	No.
For our affiliates’ everyday business purposes – information about your transactions and experiences	No.	No.

For our affiliates' everyday business purposes – information about your	No.	We don't share.
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creditworthiness		
For nonaffiliates to market to you	No.	We don't share.

## QUESTIONS?

If you have any questions, call customer service toll-free at 855-776-2300 or go to [www.myliere.com](http://www.myliere.com).

### HOW DOES LIERE INSURANCE PROTECT YOUR PERSONAL INFORMATION?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### HOW DOES LIERE INSURANCE COLLECT YOUR PERSONAL INFORMATION?

We collect your personal information, for example, when you

- apply for insurance,
- pay insurance premiums,
- file an insurance claim,
- give us your income information,
- provide account information,
- give us your contact information,
- pay us by check,
- provide your mortgage information,

- tell us who receives the money,
- tell us where to send the money,
- show your government-issued ID,
- show us your driver's license or provide your driver's license number, • fill

out or submit applications to us;

- contact and communicate with us, including by providing information over the phone, or filling in forms on our website;
  - request an insurance quote or request information about an insurance policy; • respond to surveys that we might ask you to complete for research and quality control purposes;
- navigate through our website (e.g. usage details, IP addresses and information collected through cookies and other tracking technologies). As you navigate through and interact with our website, we collect information through the use of “cookies” and data analytics tools such as Google Analytics and other third party technologies to understand how you navigate through the website so that we may continue to improve your client experience. A cookie is a small file placed on the hard drive of your computer designed to store basic information and to help websites and apps recognize your browser. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our website. You can opt out of having your activity available to Google Analytics by installing the Google Analytics opt-out browser add-on and preventing the Google Analytics JavaScript from sharing information with Google Analytics about your activity; or
- transact with us, such as when you make a payment of your premiums, interact with an insurance agent, or submit a claim.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. Examples of those other companies may include:

- **Public Data Sources:** We may obtain information from public data sources regarding your home, your autos, your mortgage, and/or your insurance portfolio.
- **Service Providers:** Third party service providers may supply us with information

needed for core aspects of our services, which allows us to provide a better service experience to our clients. These third-party service providers include insurance underwriters, data processors and aggregators, software companies, credit bureau service companies, public record databases, credit reporting agencies, insurance reporting agencies, government agencies, and medical information providers.

- **Carrier Partners:** Our carrier partners and other insurance providers may supply us with information in connection with our provision of services.
- **Other Third Parties:** We may obtain information from other third parties that may be related to the services that we provide to you or to claims that you may submit. These other third parties may include health care providers, employers, or other insurers, and the information collected may include your medical records, employment history, and claims history.

### **WHY CAN'T I LIMIT ALL SHARING?**

Federal law gives you the right to limit only –

# sharing for affiliates' everyday business purposes – information about your creditworthiness #

affiliates from using your information to market to you

# sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit

sharing. **DEFINITIONS**

#### **Affiliates:**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Liere Insurance has no affiliates.

#### **Nonaffiliates:**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Liere Insurance does not share with nonaffiliates so they can market to you.

## **Joint Marketing:**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners include insurance carrier providers.

## **Other Information that may be important:**

### **WHAT ARE SOME SPECIFIC WAYS THAT LIERE INSURANCE USES YOUR PERSONAL INFORMATION?**

- **Provide our Services:** We use your personal information to:
  - (1) present our website and its contents to you;
  - (2) provide you with information, including insurance quotes and recommendations;
  - (3) provide you with insurance related products or services that you request from us; or
  - (4) to bind an insurance policy at your request.
  
- **Communicate with You:** We use your personal information to respond to communications, contact you about your transactions, promote our services, notify you of changes to our services and policies, provide customer care and support, provide other related information, and request information or feedback. We may also use your information to contact you about additional insurance products that may be of interest to you.
  
- **Personalize Your Experience:** We utilize your personal information regarding your use of our website and services to personalize and enhance your experiences.
  
- **Enable Security or Fraud Prevention:** We use your personal information to: (1) prevent, detect, protect against, address or respond to security incidents; and (2) preserve the integrity or security of our systems.
  
- **Conduct Internal Research:** We use your personal information to conduct internal analysis and research to develop, improve, or repair our products, services, or technology.

- **Maintain Legal Compliance:** We may use your personal information to comply with applicable laws or to comply with a lawful government request.
- **Monitor Usage of Our Website, Systems, and Services**
- **Detect, Prevent, and Address Technical Issues.**
  - **Monitor Integrity of Services:** We may use your personal information to prevent or investigate possible wrongdoing in connection with our services.

## **WHAT ARE SOME SPECIFIC WAYS THAT LIERE INSURANCE SHARES YOUR PERSONAL INFORMATION?**

Generally, we may share your personal information with service providers who act on our behalf, our carrier partners, or others operating at your direction or where legally necessary or appropriate. We do not share your personal information with third parties for their own marketing purposes. More specifically, we share your personal information with the following:

- **Service Providers:** We engage third parties to act as our service providers and perform certain tasks on our behalf in connection with delivering you our products and services. The tasks performed by service providers include:
  - (1) processing and storing your personal information,
  - (2) assisting with marketing communications and advertising,
  - (3) assisting with requesting customer feedback and reviews to enable us to serve you more efficiently,
  - (4) processing credit card or other financial charges, and
  - (5) providing technology services.

We may provide service providers with all types of the personal information described above. We take reasonable steps to ensure that our service providers are contractually obligated to keep the personal information confidential and only utilize the personal information as permitted.

- **Partners:** We may partner with third parties to provide services and other offerings. For example, we may share you personal information with our insurance carrier partners and other insurance providers for the provision of services. Upon your request, we may also share your information with our other service partners to provide products or services of interest to you. We take reasonable steps to ensure that the entities to whom we share your personal information keep the information

confidential and only use it as permitted.

• **Other Legal Purposes:** We also may share personal information: (1)

with your consent,

(2) to respond to subpoenas, court orders, or other legal process or otherwise as required or allowed by law or the competent governmental or judicial authorities;

(3) to cooperate with law enforcement, government or regulatory entities, and safety or investigation authorities;

(4) to establish or preserve a legal claim or defense;

(5) if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Liere Insurance, our clients, our employees, our franchise partners, or others; or

(6) as part of a corporate restructuring, sale of assets, merger or divestiture.

We have not sold and will not sell any of your personal information to non-affiliated third parties without your consent.

**WHAT ARE SOME SPECIFIC WAYS THAT LIERE INSURANCE PROVIDES SECURITY FOR YOUR PERSONAL INFORMATION?**

We retain your information for as long as necessary to provide you and other clients with our services and to comply with applicable state and federal laws.

We have implemented reasonable and appropriate measures designed to secure your personal information from accidental loss and from unauthorized access, use, destruction, alteration, and disclosure.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our website, you are responsible for keeping this password confidential. We ask that you not share your password with anyone. It is important for you to sign off when you have completed using a computer accessible by others.

Unfortunately, the transmission of information via the internet is never completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your information, including against unauthorized intrusions or acts by third parties. Any transmission of personal information by you over the internet is at your own risk.

You may review and update some of your identifying personal information by contacting us. We will require verification of your identity for you to receive that personal information.

#### LIMITATION OF PRIVATE INFORMATION AND USE OF WEB SITE

You can choose not to provide certain information to us. If you choose not to provide personal information, you can still use many parts of our Web Site. However, you will not be able to purchase products and services and you will not be able to take advantage of many of our features. If you have previously provided certain information to us and you desire to remove such information from our system, or if you do not wish for our information to be disclosed to any third parties, you may contact us to remove such information.

Most web browsers automatically accept Cookies, but if you prefer, you can edit your browser options to block Cookies in the future. The “Help” portion of the toolbar on most browsers will explain how you can prevent your browser from accepting new Cookies, how to set the browser to inform you when you receive a new Cookie, or how to reject Cookies altogether.

#### CHILDREN

Our website is not intended for children under 13 years of age. We understand the importance of taking extra precautions to protect the privacy and safety of children. Accordingly, we do not knowingly collect, use, or disclose personal information from children under 13. If you are under 13, do not use or provide any information on our Web Site or provide any information about yourself to us, including your name, address, telephone number, e-mail address, or interests. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information as soon as possible. If you believe we might have any information from or about a child under 13, please contact us.

#### THIRD PARTY WEB SITES

Please be aware that the Web Site may have links to third party web sites that may collect personally identifiable information about you. When you open one of these third party links, you are entering another web site for which we have no responsibility. This notice does not cover the information practices or policies of such third party web sites. We encourage you to read the privacy statements of all such web sites since their privacy policies may be materially different from our notice.

#### CONSENT

By using and accessing the Web Site, you indicate that you have read and understand this notice and you consent to the collection and use of information by us in the manner explained in

this notice. This notice and the Web Site Terms and conditions, including, without limitation, provisions covering limitations on damages and the application of Texas law govern any dispute over privacy.

If you have any questions or concerns about your privacy at the Web Site, please contact us. If you do not accept this notice, do not access and use the Web Site.

We may revise this notice at any time without notice by updating this notice. Any modifications in the way we use personal information will be provided in future updates of this notice. Modifications will be effective immediately and will be available on the Web Site. You should visit this web page periodically to review the privacy notice. You accept any such modifications to this notice by continued use of the Web Site after such modifications are made.