



## PALOMAR DATA PRIVACY STATEMENT

Palomar recognizes that protecting the privacy and security of the personal information it obtains about its customers is an important responsibility. This Privacy Notice describes Palomar's policy about how it treats that information. The terms "we", "us", and "our" as used in this Privacy Notice refer to Palomar.

Key aspects of our data privacy notice include the following:

- We will not give or sell personal information to nonaffiliated third parties for their marketing purposes without permission.
- We maintain safeguards designed to help prevent unauthorized use, access and disclosure of personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.

**How we obtain information.** We obtain most of the information we need directly from our customers within the application or other forms that our customers complete, or from those whom our customers have authorized to provide information to us in connection with providing insurance or administering claims. We may also obtain information from credit reporting agencies.

**Information we collect.** The type of information we obtain depends on the type of insurance product or service we are providing. The type of information we may obtain fall into the following general categories:

- ◆ Information that we receive from our customers on applications or other forms;
- ◆ Information about our customer's transactions with us, our affiliates or others;
- ◆ Information we receive from a consumer reporting agency;
- ◆ Information we receive as the result of investigations and/or audits that we may perform;
- ◆ Information we may disclose; and/or
- ◆ Information we collect about our customers and the property in connection with the initial underwriting or renewal of an insurance product or service.

**Information we disclose.** We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. Examples of disclosures permitted by law include, but are not limited to, disclosures to organizations, including our affiliated companies and/or companies that provide claims administration, underwriting, investigation or policyholder services for us or on our behalf, and disclosures our customers have authorized us to make.

**How we protect the confidentiality and security of nonpublic personal information.** We restrict access to nonpublic personal information about our customers to those who need to know that information in order to provide insurance products, services relating to claims administration, underwriting, investigation or policyholder services. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard our customers nonpublic information.

**Retention and Destruction.** We maintain policies relating to record management, including record retention schedules and purge and deletion procedures. When personal information is disposed, we employ secure methods, which are designed to make the personal information unreadable and unreconstructable (such as shredding or degaussing).

**Independent Sales Agents.** The sales agents who represent us are independent. The customer's independent sales agent may gather and retain customer information, financial information and/or health information. The use and protection of that information by the independent sales agent is the independent sales agent's responsibility. We are not responsible for the information the agent may collect. If customers have questions about whether or how their independent sales agent uses or discloses such information, they must contact their independent sales agent directly.

**Changes to our Privacy Notice.** Our policy about obtaining the disclosing information may change from time to time. We will provide our customers with notice of any material changes to this policy before we implement the change and at least on an annual basis.

**Training and Awareness.** We provide appropriate training to all team members with access to personal information.



### For Nevada Residents

We are providing you this notice pursuant to state law. In addition to requiring us to provide notice to you regarding our internal Do Not Call List, Nevada Law requires that we provide you with the following contact information:

Bureau of Consumer Protection  
Office of the Nevada Attorney General  
555 E. Washington St., Suite 3900  
Las Vegas, NV 89101  
Phone Number: (702) 486-3132  
Email: BCPINFO@ag.state.nv.us