



## PRIVACY NOTICE

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.

**How we obtain information.** We obtain most of the information we need directly from you on your application or other forms that you complete, or from those you have authorized to provide information to us in connection with providing you 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 you on applications or other forms;
- Information about your 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 you and your 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 you have authorized us to make.

**How we protect the confidentiality and security of nonpublic personal information.** We restrict access to nonpublic personal information about you to those who need to know that information in order to provide you with our 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 your nonpublic information.

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

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

### **Your rights to delete, discover, and correct information**

To the extent required by law, you have the right to request that we:

- Delete personal information that we collected from you;
- Correct inaccurate personal information that we maintain about you; and
- Disclose the categories of personal information collected about you and what we may do with that information.

### **CCPA Opt-Out Rights**

The California Consumer Privacy Act (CCPA) gives California residents the right to opt-out of the sale or sharing of personal information.



## Nondiscrimination

We will not discriminate or retaliate against you for exercising your rights under the CCPA.

## California Notice at Collection

This notice applies only to California residents concerning Personal Information that is subject to the California Consumer Privacy Act ("CCPA"). This notice does not apply to information that is exempt from the CCPA.

The CCPA defines personal information as information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular Consumer or household in California.

Depending on your policy coverage and claims activity, we may collect the following categories of personal information:

- **Identifiers** such as a real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
- **Personal Records** such as physical characteristics or description, signature, telephone number, education, employment, employment history, insurance policy number, or any other financial information or health insurance information.
- **Classifications** such as age, sex, marital status, and gender.
- **Commercial Information** such as personal property records, products or services purchases, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Biometric Information** which means a consumer's physiological, biological or behavioral characteristics used or intended for use singly or in combination with each other or other identifying data to establish individual identity.
- **Internet Usage Information** such as browsing history, search history, and information regarding your interaction with an internet web site, application, or advertisement.
- **Geolocation Data** about physical location or movements.
- **Sensory Data** such as audio recordings or customer care calls, electronic, visual or similar information.
- **Professional or Employment-Related Information** such as information about current or past employment and professional licenses.
- **Education Information** such as education level
- **Inferences** drawn from other personal information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

## 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](mailto:BCPINFO@ag.state.nv.us)