



Our Privacy Policies and Practices

Conner Strong & Buckelew, Companies LLC and its affiliated companies (“Conner Strong & Buckelew,” “we,” “our,” or “us”) are committed to respecting your privacy. This Privacy Policy describes how we collect, use, and disclose your information, including the categories of personal information we process and the purposes for which we use it.

This Privacy Policy explains:

- The types of information we collect through our websites (“Sites”) and Services
- How we use and protect that information
- The types of information we may share with others and under what circumstances
- The choices you have regarding our collection, use, and sharing practices
- Details regarding our use of cookies and other tracking technologies.

We also include specific disclosures for residents of California and Nevada.

This Privacy Policy applies when you interact with us by providing personal information when you contact us, visit or use our websites or applications, visit a Conner Strong & Buckelew location, attend a Conner Strong & Buckelew event, request a service from us or use other services that refer or link to this Privacy Policy (“Services”). This Privacy Policy may be supplemented by additional privacy statements, terms or notices relevant to the applicable Services.

This Privacy Policy does not apply to your use of any third-party sites linked to or from our websites or Services.

Information We Collect

We collect, use, and retain personal information that you provide when using our Sites and Services. We collect the following information from you:

- Information, such as your name, contact, demographic, employment information, that you provide on applications, other forms, and as part of marketing efforts.
- Your contact information and a record of any correspondence when you contact us.
- Payment information and associated contact information when engaging in transactions.

- Medical or health information that you provide to us in the course of using our Sites or Services.
- Information you provide when you apply for a job with us.
- Information you provide when you complete a survey administered by us or a vendor acting on our behalf.
- Account login credentials, including username, passwords, password hints and security information relating to any Service we provide.
- Comments and feedback you provide on social media, on feedback forms and surveys.

We may also obtain information from external parties, including your organization and other external parties that collect this information on our behalf. For example, we use payment processors when you engage in transactions related to our Sites and Services. We also collect the following information about you from other sources:

- Information about your transactions with us from the insurance companies we contact to quote on or underwrite your insurance.
- Information we receive from the Department of Motor Vehicles.
- Information we receive from consumer reporting agencies.
- Information contained in medical records or from medical professionals that is related to insurance claims.

Information We Collect Automatically

When you interact with our Sites and Services, certain information about your use is collected automatically. This includes:

- Details of your visits to and information generated in the course of your use of the Sites (including the timing, frequency, and pattern of service use) including, but not limited to, traffic data, location data, weblogs and other communication data, the resources that you access, and how you reached our site.
- Details regarding the device you use to access our Services, including, but not limited to, your IP address, operating system, and browser type.
- Information about how you interact with our ads and newsletters, including whether you open or click links in any correspondence.
- Information that you make available to us on social media platforms, such as by clicking on a social media icon linked from our Sites or Services, including your account ID or username and other information included in your posts.

Much of this information is collected through cookies, web beacons, and other tracking technologies, as well as through your web browser or device.

Conner Strong & Buckelew relies on partners to provide many features of our websites and Services using data about your use. We use cookies and similar tracking technologies for the following purposes:

- **Advertising:** Allowing us to provide you with targeted advertisements or marketing communications that we believe may be of interest to you.
- **Analytics:** Allowing us to understand how our services are being used, track site performance and make improvements.
- **Site Operations:** Enabling features that are necessary for providing you the services on our site, such as identifying you as being signed in, tracking content views, and remembering your preferences.
- **Social Media:** Enabling the sharing of content from our services through social networking and other sites.

Most web browsers automatically accept cookies but, if you prefer, you can usually modify your browser setting to disable or reject cookies. If you delete your cookies or if you set your browser to decline cookies, some features of our websites and Services may not be available, work, or work as designed. You may also be able to opt out of or block tracking by interacting directly with the other companies who conduct tracking through our websites and Services.

Your browser or device may include “Do Not Track” functionality. At this time, we do not alter our Sites’ data collection and use practices in response to Do Not Track signals.

Please note that opting out of advertising networks does not mean that you will not receive advertising while using our Services or on other websites, nor will it prevent the receipt of interest-based advertising from other companies that do not participate in these programs. It will, however, exclude you from interest-based advertising conducted through participating networks, as provided by their policies and choice mechanisms. If you delete your cookies, you may also delete your opt-out preferences.

How We Use Your Information

We use the personal information we collect for the following purposes:

- To provide you with our products and Services, including to process your requests, transactions, and payments; obtain quotations for insurance or financial industry services; maintain or service your account or insurance, including by reporting claims of loss to outside entities, such as insurance carriers and adjusters; and to make reports to credit bureaus.
- To evaluate risks relating to you or your organization as well as your potential and actual insurance policies and risk transfer strategies.
- To understand how our Sites and Services are being used, track site performance, and make improvements.

- To provide you with the best service and improve and grow our business, including improving and optimizing our websites and Services, understanding our customer base, and understanding the effectiveness of our marketing.
- To carry out due diligence, as well as detect, investigate, and prevent activities that may violate our policies or be fraudulent or illegal, including to screen orders for potential risk or fraud, and to comply with legal requirements regarding the provision of products and services.
- To provide you with information or advertising related to our products and services, in accordance with the preferences you have shared with us.
- To evaluate your application for employment.
- To Process payments made by you or due from you or your organization.
- To enforce our agreements as well as to recover any outstanding funds due to us.
- To fulfill our legal and regulatory obligations, resolve disputes and monitor compliance issues.
- To effectuate the transfer of any business either to us or from us.
- To engage in market research in order to inform our Services, develop and improve our Services and provide insight on business strategy.
- To send information and offer products and Services that may be of interest to you or our clients and prospects.

How We Share Your Information

- **Group Policyholders:** We share information with group policyholders for the purpose of reporting claims experiences or conducting audits of our operations or services.
- **Insurance Institutions, Agents, or Credit Reporting Agencies:** We may share information with other insurance institutions, agents, and credit reporting agencies in order to provide a function in connection with an insurance transaction involving you or to detect or prevent criminal activity, fraud, or misrepresentation in connection with an insurance transaction.
- **Medical Care Institutions or Medical Professionals:** We may share information with medical care institutions and medical care professionals in order to verify coverage or benefits, inform you of a medical problem of which you may not be aware, advocate for coverage or conduct an audit that would enable us to verify treatment.
- **Insurance Regulatory Authorities:** We share information with insurance regulatory authorities, law enforcement, or other governmental authorities in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities.

- **Outside Vendors:** We engage the following types of vendors to perform functions on our behalf: administrative services vendors; billing and collection providers; auditing and accounting firms; professional services consultants; analytics services providers; security and IT vendors; survey vendors; email and communications services providers; and website hosting services and accessibility services.
- **Social Media Platforms:** Where you choose to interact with us through social media, your interaction with these programs typically allows the social media company to collect some information about you through cookies they place on your device and other tracking mechanisms. In some cases, the social media company may recognize you through its digital cookies even when you do not interact with their application. Please visit the social media companies' respective privacy policies to better understand their data collection practices and controls they make available to you.
- **Law Enforcement, Legal Process, and Emergency Situations:** We also use or disclose your personal information if required to do so by law or on the good-faith belief that such action is necessary to conform to applicable law or comply with legal process served on us or our sites; protect and defend our rights or property, the websites or our users; or act to protect the personal safety of us, users of our websites, or the public.
- **Change of Ownership or Corporate Organization:** We may transfer to another entity or its affiliates or service providers some or all information about you in connection with, or during negotiations of, any merger, acquisition, sale of assets or any line of business, change in ownership control, or financing transaction. We cannot promise that an acquiring party or the merged entity will have the same privacy practices or treat your information the same as described in this Policy.

Children's Information

Our websites and Services are intended for users age eighteen and over. Conner Strong & Buckelew does not knowingly collect information from minors.

How We Secure Your Information

We use a combination of physical, technical, and administrative safeguards to protect the information we collect through our websites and Services. Like any company, while we use precautions to safeguard your information, we cannot guarantee the security of the networks, systems, servers, devices, and databases we operate or that are operated on our behalf.

Users Outside the United States

If you use our Sites or Services outside the United States, you understand that we collect, process, and store your information in the United States. The laws in the United States regarding personal information may be different from the laws of your jurisdiction. Any such transfers will comply with safeguards as required by relevant law. By using the websites or

Services, you consent to the collection, international transfer, storage, and processing of your data, where permitted by law.

Your California Privacy Rights

Residents of California have the right to request information from Conner Strong & Buckelew regarding other companies to which we have disclosed certain categories of personal information during the preceding year for those companies' direct marketing purposes. At this time, we do not provide your information to outside companies for direct marketing purposes.

The California Consumer Privacy Act (CCPA) provides California residents with rights to receive certain disclosures regarding the collection, use, and sharing of "personal information," as well as rights to know or access, request deletion, and limit sharing of personal information. The CCPA defines "personal information" as "information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household." Certain information we collect may be exempt from the CCPA because it is public information (i.e., it is made available by a government entity) or covered by a specific federal privacy law, such as the Gramm-Leach-Bliley Act, the Health Insurance Portability and Accountability Act, or the Fair Credit Reporting Act. To the extent that we collect personal information that is subject to the CCPA, that information, our practices, and your rights are described below.

Right to Information Regarding Categories of Personal Information Collected, Sold, and Disclosed

The following is a description of our data collection practices, including the personal information we collect, the sources of that information, the purposes for which we collect information, and whether we disclose that information to external parties. We may use any and all of the information for any of the purposes described in this Policy, unless limitations are listed. The categories we use to describe the information are those enumerated in the CCPA.

- **Personal Identifiers:**
 - We collect your name, postal address, email address, and telephone when we provide services to you, or you request services from us.
 - We collect your payment information when you complete a payment transaction with us.
 - We collect your Social Security number, Driver's License number, or passport number when necessary to provide services to you.
 - We collect your IP address and device identifier automatically when you use our Sites.

- **Protected Classifications:** We collect age and gender when you include them in an application for insurance.
- **Commercial Information:** When you engage in transactions with us, we create records of goods or services purchased or considered, as well as your purchasing or consuming histories or tendencies. We may collect property records, insurance products or services purchased, insurance claims and loss information, or mortgage and tax records in order to provide services to you.
- **Biometric Information:** We do not collect information about your physiological, biological, and behavioral characteristics unless provided as part of an application or claims process.
- **Internet or Other Electronic Network Activity Information:** We collect information about your browsing history, search history, information regarding your interaction with websites, and applications or advertisements automatically when you use our Sites and Services.
- **Geolocation Data:** As described above, we collect your IP address automatically when you use our Services. We may be able to determine your general location based on your IP address.
- **Audio, electronic, visual, thermal, olfactory, or similar information:** If you contact us via phone, we may record the call. We will notify you if a call is being recorded at the beginning of the call. We may also record video of some of our public office spaces.
- **Professional or employment-related information:** We collect your professional or employment-related information when you apply for employment with us.
- **Education information:** We collect information about the institutions you have attended or the level of education you have attained when you apply for employment with us.
- **Inferences drawn to create a profile about a consumer reflecting the consumer's preferences or characteristics:** We may analyze your actual or likely preferences through a series of computer processes and add our observations to your internal profile.

We may share any of the above-listed information with service providers, which are external parties that we engage for business purposes and are restricted from using personal information for any purpose that is not related to our engagement. The categories of service providers with whom we share information and the services they provide are described in this Policy.

We do not sell information to third parties. An external party may be considered a third party either because the purpose of sharing is not an enumerated business purpose under California law, or because our agreement does not restrict them from using personal

information for other purposes. To “sell” information means to disclose it to an external party for monetary or other benefit.

We also may disclose information to other external parties when required by law or to protect our company or other persons, as described in this policy.

Right to Access

You have the right to request access to personal information collected about you and information regarding the source of that information, the purposes for which we collect it, and the categories of third parties and service providers with whom we share it. To protect our customers’ personal information, we will verify your identity before we act on your request.

Right to Correction

You have the right to request the correction of your personal information or, where the accuracy of the information is in dispute, to supplement the information to provide notice that you dispute its accuracy.

Right to Request Deletion of Information

You have the right to request in certain circumstances that we delete personal information we have collected directly from you. To protect your personal information, we will verify your identity before we act on your request. We may have a reason under the law why we do not have to comply with your request, or why we may comply with it in a more limited way than you anticipated. If we do, we will explain that to you in our response.

Right to Object to Direct Marketing

You have the right to object to the use of your personal information for direct marketing purposes.

Right to Restrict Processing

You have the right to request the restriction of your personal information from further use.

Right to Portability

You have the right to request that some aspects of your personal information be provided to you or a third party of your choice in electronic form to enable its reuse.

Right to Information Regarding Participation in Data Sharing for Financial Incentives

We may run promotions from time to time and offer online resources whereby we incentivize you to share certain pieces of information with us. Participation in these incentives is voluntary and you may opt out of the data sharing at any time.

Right to Opt Out of Sale of Personal Information to Third Parties

We do not sell any of your personal information to third parties. Please note that we share personal information with service providers, who are parties we engage to perform a function on our behalf and are contractually obligated to use the personal information only for that function.

Changes to This Privacy Policy

We may update this privacy policy at any time. The “Updated Date” at the bottom of this page indicates when this Privacy Policy was last revised. If we make material updates to the policy, we will update it on this page.

Contact Us

If you have any comments or questions regarding our privacy policy, please contact our webmaster at compliance@connerstrong.com. California residents who wish to submit a request to access or delete personal information may contact us at compliance@connerstrong.com.

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