

## Privacy Policy

Your privacy is important to us. AR Insurance Solutions. ("AR Insurance" or "we", "our" or "us") has adopted this Privacy Policy (the "Policy") to establish and maintain an adequate level of personal information privacy protection. This Policy explains the information we collect through our website, mobile applications, email, phone, and other sources (our "Systems"), why we collect it, how we use and share it, and the choices you can make regarding your information. By using the Company website, you consent to the data practices described in this statement.

### The Information We Collect

Non-public personally identifiable information ("Information") is information that identifies you and is not available to the general public. The following sections tell you more about how and when we collect your Information.

For California Residents, please see the "California Information We've Collected" section.

### The Information We Disclose

Sharing excludes text messaging originator opt-in data and consent; this information will not be shared with any third parties. **SMS opt-in and Phone Numbers for the purpose of SMS will not be shared with third parties and affiliates for marketing purposes.**

### The Information We Obtain from You.

During the quoting, application, or claims handling processes you may give us Information such as your:

- Name
- Address
- Phone number
- Email address
- Driver's license number
- VIN and/or vehicle information
- Date of birth

If you gave us your phone number, AR Insurance may text message you to confirm transactions or to send you monthly payment reminders. **If you do not wish to be communicated by text message, you may contact AR Insurance and speak with one of our representatives.**

### Information About Your Transactions

We may collect Information about your transactions and experiences with us and others, such as your payment history, claims, coverage, and vehicle changes.

### **Information From Third Parties**

We may receive Information about you from consumer reporting agencies, which provide us with motor vehicle reports and/or claim reports where permitted by law.

If you commit to purchasing a policy with AR Insurance, we will also confirm your motor vehicle record and claims history. As permitted by law, we may also review your motor vehicle record and/or claims history in connection with any renewal.

### **Location Services**

Your current location is only used if you permit our Systems to do so. If you allow your location to be obtained using our AR Insurance app, or with a browser, we will use this information to return your estimated location. We use this information solely to distinguish your current location and not to identify you.

### **Access To And Correction Of Personal Information**

If you are a resident of Arizona, California, Illinois, or Nevada, you have the right to request access to and correction of the personal information that we have collected from or about you. To do so, please contact us. If you'd like to correct information that you provided to us, our representative will make the appropriate adjustments to our records. If you wish to correct personal information provided to AR Insurance by a third party, the representative will help provide you with the applicable third party's contact information. Upon the request of residents of other states, we will take reasonable steps to verify the accuracy of the personal information in our records. If you are a California resident, please go to the section of this policy titled "California Residents" for information regarding additional rights you may have, including the right to know and right to delete, designated methods for submitting requests, and the categories of information we collect.

### **The Information We Disclose**

Information about our customers or former customers will only be disclosed as permitted or required by law. Information about you that has been collected is maintained in your policy and/or claims records.

We use this Information to process and service your policy, to settle claims, with your consent, or as directed by you. We may also disclose it to persons or organizations as necessary to perform transactions you request or authorize. Information about our former customers and about individuals who have obtained quotes from us is safeguarded to the same extent as Information about our current policyholders.

Following are some examples of how we may disclose your Information:

**We may use your data to market our services to you. We can provide you with promotional materials or offers for products and services from AR Insurance Services, or send you other communications about our Company business and events.**

**AR Insurance Services may send marketing-related communications to individuals who have filled out a form at [www.arinsurancesolution.com](http://www.arinsurancesolution.com), or individuals who we believe may be interested in AR Insurance Services. We may provide these communications and offers in various ways, including via email, postal mail, social media platforms, and text or direct messages.**

We must exchange Information about you with our agents, carriers, investigators, appraisers, attorneys, and other persons who are or will become involved in processing your application and servicing your policy or any claims you may make.

When you are involved in a claim, policy information is provided to adjusters and the businesses that will repair your vehicle.

We may share Information with persons or organizations that we have determined need the Information to perform a business, professional, or insurance function for us. All of these entities are obligated to keep the Information that we provide to them confidential and to use the Information only for the purpose for which the Information was provided.

Information may be provided to organizations conducting actuarial research or audits. In this case, you will not be individually identified in any research report. The organization must agree not to re-disclose the Information and the Information will be returned to us or destroyed when it is no longer needed.

We may also share your Information for other permitted purposes, including:

- with another insurance company if you are involved in an accident with their insured
- with our reinsurers
- with insurance-support organizations that detect and prevent fraud
- with consumer reporting agencies as permitted by law
- with medical professionals or institutions in order to verify coverage or conduct operations or services audits
- with state insurance departments or other governmental or law enforcement authorities if required by law or to protect our legal interests or in cases of suspected fraud or illegal activities
- if ordered by a subpoena, search warrant, or other court order

### **Confidentiality and Security**

We restrict access to your Information to employees who we have determined need it to provide products or services to you. We train our employees to safeguard customer information, and we require them to sign strict confidentiality agreements. We maintain strict physical, electronic, and procedural safeguards to protect your Information from unauthorized access by third parties.

### **Additional Information For Our Internet Users**

We continuously improve our webpage ([www.arinsurancesolution.com](http://www.arinsurancesolution.com)). We are interested in how visitors use our website, what they like and dislike, and where they have problems. We may gather data on how users navigate our site so we can make [www.arinsurancesolution.com](http://www.arinsurancesolution.com) an easy place to do business. Our tools may gather data such as what browser a person uses or even what pages are most popular.

We use cookies to improve your experience while using [www.arinsurancesolution.com](http://www.arinsurancesolution.com) and our internet apps. Cookies are small files that are stored on your computer/mobile device. They help us personalize

your experience when you return to our website, and they are required for certain portions of our website. Most browsers let you determine whether or not you accept our cookies.

### **California Residents**

The California Consumer Privacy Act provides California residents with the additional rights listed below. To exercise these rights, see the “Exercising Your California Privacy Rights” section. You will be able to submit your requests starting January 1, 2020.

**Right to Know:** You have the right to know and see what Information we have collected about you over the past 12 months, including:

- The categories of personal information we have collected about you;
- The categories of sources from which the personal information is collected;
- The business or commercial purpose for collecting your personal information;
- The categories of third parties with whom we have shared your personal information; and
- The specific pieces of personal information we have collected about you.

**Right to Delete:** You have the right to request that we delete the Information we have collected from you (and direct our service providers to do the same). There are a number of exceptions; however, that include, but are not limited to, when the Information is necessary for us or a third party to do any of the

- Complete your transaction;
- Provide you a good or service;
- Perform a contract between us and you;
- Protect your security and prosecute those responsible for breaching it;
- Protect the free speech rights of you or other users;
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interests that adheres to all other applicable ethics and privacy laws;
- Comply with a legal obligation; or
- Make other internal and lawful uses of the information that are compatible with the context in which you provided it.

**Right to Opt-Out:** You have the right to opt-out of the sale of Information. **However, AR Insurance does not sell your Information to any third parties.**

Additionally, we do not and will not sell or share the personal information of consumers we actually know are less than 16 years of age.

**Right to Non-Discrimination:** You also have the right not to be discriminated against for exercising any of the rights listed above.

**Exercising Your California Privacy Rights:** To request access to or deletion of your personal information, or to exercise any other Information rights under California law, please contact us by using one of the following methods:

**Email Privacy Request:** You may email us at [privacy.hello@armultigroup.com](mailto:privacy.hello@armultigroup.com) to exercise your rights.

**Toll Free Number:** You may also call (415)966-8075 to exercise your rights. Please listen to the prompts closely so that we can process your request in an efficient manner.

**Response Timing and Verification:** AR Insurance aims to respond to a consumer request for access or deletion within 45 days of receiving that request. If we require more time, we will inform you of the reason and extension period in writing. A consumer privacy request is free and may be made twice a year.

Please note, to help protect your privacy and maintain security, we take steps to verify your identity before granting access to your personal information or complying with deletion requests.

**California residents may designate an authorized agent to make right to know or right to request that we delete the personal information we have collected from you. AR Insurance takes steps to verify that you have provided the authorized agent written permission to make the request and we also verify the identity of the authorized agent.** California residents may designate an authorized agent to make right to know or right to request that we delete the personal information we have collected from you. AR Insurance takes steps to verify that you have provided the authorized agent written permission to make the request and we also verify the identity of the authorized agent.

### California Information We've Collected

In the previous 12 months, we have collected the following categories of information from California residents:

Category	Purpose of Use	Some Examples
Internal	Authenticate your identity; create, maintain, and secure your account with us; maintain your preferences.	Passwords, PIN, mother's maiden name, individual interests
Historical	Complete a transaction or provide a service for which the personal information was collected; conduct analytics and modeling.	Past claims, prior insurance carriers, prior addresses, medical history, criminal history
Financial	Process your billing; make payments; complete a transaction or provide a service for which the personal information was collected.	Credit card number, bank account, records of real or personal property
External	Identify information to verify you; complete a transaction or provide a service for which the personal information was collected; conduct analytics.	Name, username, government issued identification, gender, browsing behavior, age range, income bracket, physical and mental health, medical records

Category	Purpose of Use	Some Examples
Social	Establish your communication preferences; complete a transaction or provide a service for which the personal information was collected; process your policy, account or claim; hiring decisions	Job titles, work history, school attended, convictions, charges, marital and family status, email, telephone recordings
Tracking	Contact you; provide relevant information; provide a location-based product or service requested by you; conduct analytics.	IP Address, geolocation, email address, physical address, telephone number, country

### Use of Cookies

The Company's website may use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. For example, if you personalize the Company's pages, or register with Company's site or services, a cookie helps the Company to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same website, the information you previously provided can be retrieved, so you can easily use the Company's features that you customized.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser settings to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Company's services or websites you visit

### Children Under Thirteen

The Company does not knowingly collect personally identifiable information from children under the age of 13. If you are under the age of 13, you must ask your parent or guardian for permission to use this website.

### Opt Out and Unsubscribe from Third-Party Communications

We respect your privacy and give you an opportunity to opt out of receiving announcements of certain information. Users may opt out of receiving any or all communications from third-party partners of the Company by contacting us here:

-Web page: [www.arinsurancesolution.com](http://www.arinsurancesolution.com)

-Email: [hello@armultigroup.com](mailto:hello@armultigroup.com)

-Phone: 415-966-8075

### **Email Communications**

From time to time, the Company may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication.

If you would like to stop receiving marketing or promotional communications via email from the Company, you may opt out of such communications by Replying STOP or clicking on the unsubscribe button. SMS opt-in and Phone Numbers for the purpose of SMS will not be shared with third parties and affiliates for marketing purposes.

### **Changes to this Policy**

AR Insurance reviews its Policy to ensure compliance with laws, industry standards, and internal procedures. We reserve the right to change this Policy at any time and may not notify you of such changes. However, we will post the changes on the Privacy Policy page of our website, located at [www.arinsurancesolution.com](http://www.arinsurancesolution.com), so that you will always have access to the information we collect and how we use it. We encourage you to check our website frequently for updates.