

CONCERT GROUP

PRIVACY POLICY DISCLOSURE

Concert Group Holdings, Inc. and its subsidiaries, including Concert Insurance Company and Concert Specialty Insurance Company (“Concert”) respect your concerns about privacy. We have prepared this notice to advise you of the types of information about you (“personal information”) we collect, how we may use that information, and with whom we may share it. This Privacy Policy also describes the measures we take to protect this information.

We and our service providers (“We” or “Us”) may obtain certain personal information about you in order to provide a product or service to you. Some of the information we receive may come directly from you, your agent, or from third parties. We will not share your personal information with others for their marketing purposes without your permission. We maintain controls to help prevent unauthorized use, access and disclosure of personal information.

What Information We Collect

We receive most of the information we need to provide our services in the application process. We may also receive information when you notify us of a claim under your policy. The information that you provide us may include, but is not limited to:

- Contact information, such as your name, postal address, email address, telephone number, and fax number, and other identifying numbers, such as your Social Security Number, Federal Employer Identification Number, and Driver’s License Number;
- Claim and account information, such as account number, policy number, client ID, or access credentials;
- Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others.
- Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers.
- Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection.
- Information from government agencies or independent reporting companies.
- Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s).
- In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.

How We Use Your Information

We will keep personal information we have about you in our insurance policy or other records. We will refer to and use that personal information in order to issue and service your insurance policies. We will also use it to settle claims. Generally, we will not disclose personal information about you in our records to any

organization not affiliated with us without your prior permission. We will not sell your personal information to anyone. We do not disclose your personal information to third parties (people and companies that are not affiliated with us) for their own marketing purposes. For this reason, no “opt out” is required. If we share some personal information about you with third parties without your specific authorization, it is to provide you with products and services that you request or expect from us, and as otherwise permitted by law. However, we may, as allowed by law, share personal information about you contained in our records with certain persons or organizations that are not affiliated with us such as:

- your insurance representative;
- medical professionals;
- other insurance companies, agents or consumer reporting agencies as personal information is needed in connection with any insurance application, policy or claim involving you;
- independent claims adjusters or investigators;
- our affiliated companies;
- persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- persons or organizations who use the personal information to perform a business, professional or insurance function on our behalf;
- persons or organizations that conduct research, including actuarial or underwriting studies, provided that no individual personal information may be identified in any research study report;
- adjusters, appraisers, auditors, investigators and attorneys; and
- a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

We may also share your personal information to comply with legal process, to address suspected fraud or other illegal activities, or to protect our rights, privacy, safety or property, and/or that of you or others.

How We Protect Your Personal Information

We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.

Email Communications

We will not send you an email in which we ask for personal information from you (such as a password or Social Security number) or link you to our website to ask you for such information unless we reference a specific transaction or information that you have requested. If you receive an unsolicited or suspicious email from Concert or one of its subsidiaries or affiliates, please forward the email to us at privacy@concertgroup.com.

How You Can Review and Correct the Personal Information We Have About You

If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we’ve shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency.

You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, you must contact us in writing. We will review it,

and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments. For questions about the right of access or correction to your information, please write to: 44 South Vail Avenue, Suite 107, Arlington Heights, IL 60005, Attention Chief Legal Officer.