

MSI INSURANCE INFORMATION PRIVACY NOTICE

Millennial Specialty Insurance, LLC (“MSI”, “we”, “our”, and “us”), wants customers and consumers who are residents of AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA to understand your rights under applicable state law related to your personal information.

Details and statements contained in this Privacy Notice are provided solely for informational purposes and are not intended to be a solicitation or an offer to sell any insurance product or service.

STATEMENT OF PRIVACY PRACTICES

At MSI, we value you as a current and former customer. We take your personal privacy seriously and respect your right to know how we use your information, which may include:

- We use your information for our everyday business purposes, such as to process insurance transactions, maintain accounts, respond to court orders and legal investigations, or report to credit bureaus.
- We may use your information to tell you about products or services, which may include products or services we jointly market with other financial companies.
- We may use your information as permitted by law.
- Anyone who sees your nonpublic information must keep it private.
- We do not share your medical information except to provide insurance services or as allowed by law, such as to learn if you qualify for coverage, process claims or prevent fraud, or if you say we can.

Information we collect

In providing our products to you, we collect information about you. We may share this data for business and legal reasons. Here are some examples of the types of personal information we may collect:

- Your name
- Address
- Email address
- Telephone number
- Date of birth
- Social security or other government-issued identification number

- Credit card or banking information
- Financial information and other information needed for applications for insurance
- Information related to insurance claims, injuries, and losses
- Other personal information

How we collect your information

To provide our products and services to you, we collect your personal information from you, both directly and indirectly, as well as from some third parties. For example:

- Most of the data we collect about you comes from you, your application, your agent or broker, and your representatives assisting you with insurance-related matters.
- We get data from your transactions with us. For example, the insurance you purchase, your account balances and your payment history, claims and losses.
- We also get data from consumer reports, insurance institutions, insurance support organizations, credit bureaus, healthcare providers, and claims adjusters and examiners. This may include claim history reports, motor vehicle reports or credit reports.

Information we share

MSI only shares your personal information as allowed by law, which includes sharing your information without a separate written authorization in certain permitted circumstances. These permitted circumstances include: when it is reasonably necessary to perform a business, professional or insurance function; to determine eligibility for an insurance benefit or payment; to detect fraud or material misrepresentation or nondisclosure; to inform an individual of a medical issue; to conduct an operation or services audit; for research purposes; as part of a sale, transfer, consolidation, or merger; to We may share your information with:

- Affiliates
- Insurance institutions
- Insurance agents or brokers
- Insurance support organizations
- Brokers, agents or insurers to respond to your application for insurance
- Reinsurance companies
- Claims administrators, adjusters and examiners
- Insurance regulators or law enforcement officials

- Lienholders, assignees, lessors, or other persons having a beneficial or legal interest in an insurance policy or policy proceeds
- Others to respond to law enforcement requests and as required by applicable law, court order, or governmental regulations
- Others to investigate or prevent fraud
- Others to help maintain the safety, security, and integrity of our systems, services, databases and other assets
- Companies that provide motor vehicle reports, credit reports or claims history
- Auto repair shops, medical providers, building contractors or others providing services covered by your insurance policy
- Contractors, service providers, and other third parties who require such information to support our business
- For actuarial or research purposes, provided certain conditions are met to protect individuals
- To a group policyholder for the purpose of reporting claims experience or conducting an audit of the insurance institution's or agent's operations or services, provided the information disclosed is reasonably necessary for the group policyholder to conduct the review or audit

Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons as permitted by law.

Affiliated companies

MSI reserves the right to share your nonpublic personal and financial information with its affiliates for everyday business purposes without getting your prior written consent where permitted by law.

How to submit requests to access, correct, amend, or delete your personally identifiable data

You may be eligible under applicable law to make requests in relation to information we have about you.

If you would like to know what personally identifiable information MSI has that is personal to you as an individual, you may submit a request for access to that information by calling 1-844-788-0873 or by email at customerservice@msimga.com.

Your request must describe the records you are seeking. If we can reasonably locate and retrieve the requested records, your personal information will be provided in accordance with applicable laws. We may not be able to provide information if it is privileged or relates to investigations, claims, litigation, or similar or related matters. We may charge a reasonable fee to cover the costs in providing this record.

Responses to requests for information will be completed within 30 days of the request. If we are unable to locate or provide the records you have requested, we will notify you in writing. You have the right to file a statement if you disagree to explain the reasons why you disagree with our determination.

If you believe that MSI records contain incorrect information that is personal to you as an individual, or if you want to request that MSI deletes your information, you may request corrections, changes, or deletion by calling 1-844-788-0873 or by email at customerservice@msimga.com.

MSI will respond to you within 30 days of receiving your request. If your request cannot be granted, we will send you a notice explaining why the request will not be completed. You have the right to file a statement telling us what you think is correct or why you believe your information should be deleted and the reasons why you disagree with our determination.

Contact us: For questions or comments about MSI's privacy practices, please contact us by calling 1-844-788-0873 or by email at customerservice@msimga.com.