

If your relationship with us ends, your nonpublic personal information will remain protected, as required by local, state, and federal laws and according to our practices, as described in this notice.

We routinely collect information from third party consumer reporting agencies in regards to prior loss/claim history. In the event that your policy is cancelled or non-renewed because of information obtained from a third-party provider, you should know:

- The decision is made by W[redacted] Insurance [redacted] only, not the third-party provider
- The name(s) and phone number(s) of the third-party providers used to obtain information on you will be listed in a notice of cancellation or non-renewal
- You have the right to dispute the information by contacting your agent or Prepared Insurance Company

Policyholder Portal: When you register for our insured portal, we may ask for information such as your name, address, email address, date of birth, gender and occupation. Once you register with Prepared and sign into our portal, you are not anonymous to us.

Website Information/ Site Technology

This information is unique to internet transactions. It includes the website that linked you to ours, your computer's operating system, and the pages you viewed on our site. Some websites, including ours, may also store "cookies" on your computer. Cookies collect technical data, like your Internet protocol (IP) address, operating system, and session ID. They can also save certain information entered by you. Prepared automatically receives and records information on our server logs from your browser, including your IP address, Prepared cookie information, and the page you request.

When you register with Prepared, use Prepared products or services, or visit Prepared websites or web pages, the website may request and collect certain personally identifiable information including, but not limited to:

Personal information: W[redacted] may combine information about you that we have with information we obtain from business partners or other companies, if applicable.

Cookies

As with many websites, W[redacted] may use "cookies" and/or other technology in the website or in our communications with you to enhance the functionality of the site and to make your transactions and other activities more convenient and efficient (collectively, "Tracking Technologies"). These Tracking Technologies may vary, but in some cases may involve a small file stored locally on the computer used to access the website, and may be used by us to store and collect information relating to your viewing and use of the website and our correspondences with you. You may set your web browser software not to accept cookies, but, if so, certain functionality of the website may be affected. We may collect your IP (Internet Protocol) address to help diagnose problems with our server, administer our website and

identify our users. We may also use such Tracking Technologies to remember user preferences or minimize the need for you to re-enter information.

Third-parties (including, but not limited to, software vendors, advertisers and fulfillment companies) may also use Tracking Technologies by or through the website. We have no control over any information such third-parties track or collect, and we have no responsibility or liability for any tracking, data collection or other activities of such third-parties.

Google Analytics

We use Google Analytics to collect information about visitor behavior on our website. The data we collect using this technology does not include personally identifiable information or data in an individual identifiable format. It provides information about web page visits, the items clicked on our web pages, and how long visitors stay on our web pages. We also use Google Analytics Demographics and Interest Reporting, which allow us to analyze anonymous data pertaining to the gender, age, and interests of website visitors. We do not disclose any information collected through Google Analytics to third parties. This information helps us to better understand how people use our website and identify ways to improve the experience.

How We Use This Information

We use nonpublic personal information to:

- Enhance our service to you
- Underwrite your policies
- Process your claims
- Ensure proper billing
- Service your account
- Measure your interest in our products or services
- Improve existing products and develop new ones
- Monitor customer trends
- Service the products and services we provide to you or that you request from us

We do not disclose any nonpublic personal information about our policyholders or claimants to any third parties except as permitted by law. We do not sell customer information to anyone, and we do not share customer information with nonaffiliated companies that would use that information to market their own products to you. We may be required by law or regulation to disclose information to third parties. This may include, but is not limited to, using it to:

- Evaluate your insurance requests
- Process, service and maintain policies and transactions
- Administer and investigate claims
- Resolve disputes
- Prevent fraud
- Monitor and archive communications
- Perform risk control such as obtaining reinsurance
- Comply with rules of, or inquiries from, industry regulators
- Respond to a subpoena

Furthermore, we may use your nonpublic personal information in accordance with applicable law to verify your identity when you inquire about a product furnished to you by us, or to comply with legal and regulatory requirements.

How We Protect Your Information

As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of the services provided to you. Under these agreements, the companies may receive information about you, but they are required to safeguard this information and they may not use it for any other purposes. Such third parties are required by Prepared to conform to our privacy standards.

We restrict access to your nonpublic personal information to our employees and others who we feel must use it to provide our products and services. Their use of the information is limited by law and written agreements where appropriate. We also maintain physical, electronic and procedural safeguards to protect your information.

Information We May Share or Disclose to Affiliate and Nonaffiliate Third Parties

Information about our customers will only be disclosed as permitted or required by law. We may share or disclose the nonpublic personal information described above to affiliated and nonaffiliated third parties to settle claims, to process your policy, or to service your policy on our behalf or as directed by you. We may also disclose information to affiliated and nonaffiliated third parties to comply with our obligations or assert our rights as an insurer. Information about our former customers and about individuals who have obtained quotes from us is safeguarded to the same extent as nonpublic personal information about our current customers. As permitted by law and without previous authorization, we may provide information about you from our records to affiliated and nonaffiliated third parties including, but not limited to, the following:

- Our agents, investigators, appraisers, adjusters, attorneys, and other persons who are or will be involved in processing your application and servicing your policy or any claims you may make
- Third parties that are related to the transaction, including financial services providers, such as banks, mortgage companies, mortgage brokers, agencies that offer consumer information, insurance companies, investment consultant and similar companies, and real estate agents, brokers, and appraisers
- Third parties that offer support or services related to insurance
- Third parties that perform actuarial or other studies
- Our reinsurers
- Insurance support organizations that detect and prevent fraud
- State insurance department 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

We may share or disclose nonpublic personal information to these affiliated and nonaffiliated third parties to assist us in the following:

- Processing, billing, or collecting premiums or amounts due to us
- Underwriting coverage
- Determining benefits
- Administering, processing, investigating, or servicing claims
- Determining the coverage risk
- Investigating and preventing fraud or material misrepresentation
- If ordered by a subpoena, search warrant, or other court order
- Providing services required of an insurer
- Mailing policy statements or other information on our behalf
- Verifying information or coverage, including identity
- Developing, operating, and maintaining our services and systems

We will only share your personal information in the strictest confidence necessary to accomplish the purposes mentioned above. All of the affiliated and nonaffiliated third parties are obligated to keep such information that we provide to them confidential and to use the nonpublic personal information only for the purpose for which the information was provided.

Credit Information We May Share or Disclose / Notice of Consumer Report Practices

IMPORTANT: All proposed named insureds listed on any application must be made aware of the following:

Prepared does not routinely collect customer credit information from consumer reporting agencies or other unaffiliated third parties, however, we reserve the right to do so. In the event Prepared does collect such information, Prepared will provide you with the appropriate notices and disclosures required under the Fair Credit Reporting Act and applicable state law.

Confidentiality and Security

We take our responsibility to protect the confidentiality and security of nonpublic personal information very seriously. To ensure the safety and security of customer information we have procedures in place to protect nonpublic personal information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store, secure and protect information about you from unauthorized access, alteration, and destruction. This process includes continual review our policies and practices and monitoring computer network activity. Access to customer information is restricted to employees who need it in order to service your policy or provide products and services to you, and who are trained in the proper handling of such information. To ensure

Accurate Information



It is important that the information we maintain about you is accurate and complete. If you see information in your policy, billing statements, or elsewhere that suggests our information is incomplete or inaccurate, please contact your local agent or write to us at the address shown below and we will update your information as needed. Please reference your policy number on any correspondence sent to our office.

Lighthouse Management, LLC
5545 S. Orange Ave.
Orlando, FL 32809

Inquiry Contact

Should you have any other questions about this Privacy Policy, please call us at 1.888.544.5885. Thank you for choosing Prepared Insurance Company. We value our customers and appreciate the opportunity to serve you.

Privacy Policy is Not Evidence of Insurance Coverage

This privacy notice is not evidence of insurance coverage and should not be accepted by anyone as evidence that insurance coverage is in force.

(1) As defined in the Gramm Leach Bliley Act. This generally includes, but is not limited to, nonpublic information you provide to us or that we obtain about you in connection with the policyholder relationship.