



SIGO PRIVACY STATEMENT

Welcome! Sigo Insurance Services (“Sigo,” “we,” “us,” or “our”) offers auto insurance to our customers.

We wrote this privacy statement to help you understand what information we collect from and about you, how we use this information and the choices you have regarding such use, and other important information regarding our privacy practices. If you have any questions or comments about this privacy statement or the ways in which Sigo uses the information we collect from and about you, please do not hesitate to contact us using the information provided in the Contact Us section at the bottom of this privacy statement.

SCOPE AND APPLICATION

This privacy statement applies to information collected through our website and other online products and services that display or link to this privacy statement (“online services”), information collected through our call centers and offline (e.g., information you submit via the mail), and information obtained from third parties.

COLLECTION OF INFORMATION

We collect and combine information about you and the devices you use to access our online services for the purposes described in this privacy statement. This includes information you provide to us, information collected through your use of our online services and information obtained from our partners and other reliable sources.

Information you provide to us

We collect information you provide directly to us, such as when you request a quote; apply for, purchase or modify coverage; create or modify your account; sign up for our newsletter or request information from us; contact customer support; respond to a survey; or otherwise communicate with us. This information may include your name, e-mail address, phone number, postal address, payment information and financial account numbers, car information, claims filed previously, survey responses, and other information you choose to provide to us.

Information we collect through your use of our online services

We use cookies and similar technologies on our online services, electronic communications and advertisements that automatically receive and track certain data about how you and other visitors interact with our online services, preferences expressed and settings chosen. For example, we may collect information about your device (such as your device and browser type, operating system, IP address, mobile network carrier, and device and advertising identifiers) and your use of our online services (such as access dates and times, online features or pages viewed, system activity and the third-party site or service you were using before interacting with our online services). In some cases we do this





through the use of cookies, pixel tags, SDKs and similar technologies that create and maintain unique identifiers. To learn more about these technologies and our use of them, please see our Statement on Cookies and Similar Technologies below.

Important Information about Mobile Platform Permissions

When you use our mobile app, we may request access to certain types of data stored on your device that apps cannot access without your consent (e.g., calendar and contacts data). The permission system for obtaining your consent depends on the mobile platform (iOS, Android, etc.) you are using. If you give us permission to access this platform data, we will collect it from your device and use it for the purposes described in this privacy statement.

Information we collect from other sources

We may also receive information from other sources and combine it with information we collect from you. For example, we may obtain information about you from commercially available sources such as data aggregators and public databases. This information may include your name, demographic information, interests and publicly-observed data (such as from social media and shopping behavior), car loss history, credit information, and information about your residential properties.

USE OF INFORMATION

We may use the information we collect from and about you (and your device) to generate a quote for you; create, maintain and customize your account with us; verify and supplement your application information; process claims; respond to your requests, questions or comments; fulfill orders, send billing notices, process payments and prevent transactional fraud; provide you with customized content, targeted offers and advertising through our online services, other sites and via email or text message; contact you with information, newsletters and promotional materials from us or on behalf of our partners and affiliates; promotion of customer reviews and testimonials in marketing and advertising material; develop new products and services, and improve our existing products and services; address problems and review the usage and operations of our online services or business, and improve our online service content, products and offerings; protect the security and integrity of our online services and our business; respond to law enforcement requests and as required by applicable law, court order and governmental regulations; and as otherwise described to you at the point of data collection and in this privacy statement. You agree to receive communications related to your usage of our products and services upon the purchase of a policy. In addition to the purposes identified above, any information we collect may also be used for analytics purposes (e.g., evaluating website usage patterns and advertisement interactions) so that we can gauge the effectiveness of our programs and advertisements, and improve the usefulness of information presented to visitors.





SHARING OF INFORMATION

We may share the information we collect from and about you (and your device) as described in this privacy statement or as described at the time of collection.

Information shared by us

- **Affiliates** - We may share information we collect from and about you (and your device) with a parent, subsidiary or affiliate entity within the Sigo corporate family. Any organization to which we provide such information is required to keep your information confidential and to only use such information in accordance with this privacy statement.
- **Service Providers** - In the course of doing business, we employ other companies and individuals to perform a variety of functions on our behalf. For example, we may provide the information we collect from and about you (and your device) to companies that host our online services or send communications on our behalf. These service providers may have access to information about you if it is needed to perform their functions for us, but they are not authorized by us to use or disclose the information except as necessary to perform services on our behalf or to comply with legal requirements, and they are required to maintain the information in confidence.
- **Promotions**. We will share the information we collect from and about you (and your device) with third parties as necessary to provide you with a product or service you requested through a partnership or promotional offering made by a third party or us.
- **Legally Required**. We reserve the right to disclose information we collect from and about you (and your device) if required to do so by law or by a regulatory authority. We may also disclose your information as part of an investigation or enforcement action relating to improper or illegal conduct in connection with our online services or other products, including, without limitation, any situations that may potentially involve threats to the safety or privacy of any person or misuse of our online services.
- **Sale or Bankruptcy**. During the normal course of our business, Sigo may sell or purchase assets. If another entity acquires us or any of our assets, information we collect from and about you (and your device) may be transferred to such entity. In addition, if any bankruptcy or reorganization proceeding is brought by or against us, such information may be considered an asset of ours and may be sold or transferred to third parties. Should such a sale or transfer occur, we will use reasonable efforts to try to require that the transferee use the information we collect from and about you (and your device) in a manner that is consistent with this privacy statement.

AGGREGATED AND NON-IDENTIFIED DATA

Sigo may maintain aggregate data or other non-identified information about





you, such as usage statistics, online traffic patterns and user feedback. In addition to using this information for the purposes discussed in this privacy statement, we may disclose this information to third parties without restriction.

Analytics and advertising services provided by others

We may allow others to provide audience measurement and analytics services for us, to serve advertisements on our behalf on our online services and across the internet, and to track and report on the performance of those advertisements. These entities may use cookies, pixel tags, SDKs, and other technologies to identify your device when you use our online services and interact with our electronic communications and ads, as well as when you visit other online sites and services. Data collected and maintained by such third-party ad providers will be subject to the terms of use and privacy policies of those providers. For more information about these technologies and service providers, please see our Statement on Cookies and Similar Technologies below.

STATEMENT ON COOKIES AND SIMILAR TECHNOLOGIES

We and our approved partners use cookies and similar technologies on our online services, electronic communications and advertisements that automatically receive and track certain data about your device and interaction with our online services, communications and advertisements. You can read more here about the types of cookies and similar technologies we use, why we use them, and how you can exercise your choices.

Overview of cookies and similar technologies

"Cookies" are small text files that are stored on your browser or device by websites, apps, online media and advertisements. There are different types of cookies. Cookies served by the entity that operates the website or app you are visiting or using are called "first party cookies" (so cookies served by Sigo while you are using our online services are first party cookies). Cookies served by companies that are not operating the website or app you are visiting or using are called "third party cookies" (so, we may allow an analytics partner to set a cookie on your computer via our online services while you visit our online services, and that would be a third party cookie). Cookies may also endure for different periods of time. "Session cookies" only last only as long as your browser or app is open. These are deleted automatically once you close your browser or app. Other cookies are "persistent cookies" meaning that they survive after your browser or app is closed (for example, they may recognize your computer when you re-open our online services).

"Pixel tags" (also called web beacons, clear GIFs or action tags) are small blocks of code installed on (or called by) a webpage, app or advertisement which can retrieve certain information about your device and browser, including device type, operating system, browser type and version, website visited, time of visit, referring website, IP address, and other similar information (including the small





text file (the cookie) that uniquely identifies the device). Pixel tags can also be used to monitor the way in which visitors interact with websites, electronic communications and the content thereon/in.

Cookie Types and Purpose

Operationally Necessary: These cookies and similar technologies are necessary to the operation of our online services. This includes technologies that (i) allow you access to our online services, (ii) are required to identify irregular online service behavior, prevent fraudulent activity and improve security, or (iii) that allow you to make use of our functions.

Functionality: These first- and third-party cookies and similar technologies allow us to offer you enhanced functionality when accessing or using our online services. This may include identifying you when you sign into our services or keeping track of your specified preferences, interests, or past items viewed or utilized so that we may enhance the presentation of content on our online services.

Performance, Analytics and Research: These first- and third-party cookies and similar technologies allow us to assess, improve and research the performance and use of our online services, and to better understand the interests of people who interact with our online services and ads. This includes our analytics activities that help us understand how our visitors use our online services, determine if you have interacted with our communications and ads, determine whether you have viewed an item or link, or to improve our online services content.

Advertising and Targeting: These first- and third-party cookies and similar technologies are used to deliver relevant ads, and track ad campaign performance and efficiency. Similarly, our partners may use a cookie or other technology to determine whether we have served an ad and how it performed, or to provide us with information about how you interact with them. One way we do so is by allowing network advertising companies with whom we work to place their own cookies when an individual visits our online services. This enables the network advertising company to recognize individuals who have previously visited our services. When the individual visits a third-party website on which that network advertising company has purchased ad space, the advertising company can then recognize the individual's interest in our products and services and deliver one of our advertisements.

For example, some of our online services use two Google Analytics Advertising Display Features, which collect information through cookies and similar technologies: Remarketing with Google Analytics and Demographics and Interests reporting. If you would like to optout of having your data used by these





cookies, please use the Google Analytics opt-out available here:
<https://tools.google.com/dlpage/gaoptout/>.

For more information about interest-based ads, or to opt out of having your web browsing information used for targeting and behavioral advertising purposes by those network advertising companies that honor such requests, please visit: www.aboutads.info/choices.

Pixels also provide the means by which third-party partners set and read browser cookies from a domain that they do not themselves operate and collect information about visitors to that domain, typically with the permission of the domain owner.

“Software Development Kits” (also called SDKs) function like pixels and cookies, but operate in the mobile app context where pixels and cookies cannot always function. The primary app developer can install pieces of code (the SDK) from partners in the app, and thereby allow the partner to collect certain information about user interaction with the app and information about the user device and network information.

“Local storage” refers generally to other places on a browser or device where information can be stored by websites, ads, or third parties (such as HTML5 local storage and browser cache).

“Log file information” (also called “server logs”) refers to information that is automatically reported by your browser each time you access a website, including your web request, IP address, browser type, referring/exit pages and URLs, number of clicks, domain names, landing pages, pages viewed, language and other such information.

In this privacy statement, these and similar technologies are collectively referred to as “cookies and similar technologies”.

Types and purposes of cookies and similar technologies

These cookies and similar technologies receive and track certain data about your device (such as your device type, operating system, device IP address, mobile network carrier, and anonymous device and advertising identifiers) and interaction with our online services, communications and advertisements (such as access dates and times, features or pages viewed, advertisements and ad features viewed, and approximate location based on your IP address). The following table sets out the different categories of cookies and similar technologies that our online services, electronic communication, and advertisements use and why we use them.

Your cookie choices

Most web browsers are set to accept cookies by default. However, in addition to the specific opt-out mechanisms described above, you can typically choose to





set your browser to remove or reject browser cookies. To do so, please follow the instructions provided by your browser which are usually located within the “Help” or “Preferences” menu. Removing or rejecting browser cookies does not necessarily affect third-party Flash cookies (see “local storage” above) which may be used by us or our partners in connection with our online services. To delete or disable Flash cookies, please visit this site for more information.

If you would like to prohibit us and our approved partners from using cookies and other identification technologies on our mobile applications for purposes of serving interest-based advertisements and targeting, please follow these steps:

- iOS Users: (1) Launch “Settings”; (2) Tap on “Privacy” and scroll down and tap on “Advertising”; (3) Toggle on “Limit Ad Tracking”. You can also reset your Advertising Identifier from here by tapping “Reset Advertising Identifier”.
- Android Users: (1) Open your app drawer and launch the Google Setting app; (2) Tap “Ads” under Services and enable the “Opt out of interest-based ads” option. You can also reset your advertising ID from here by tapping “Reset advertising ID”.

For further information about cookies and similar technologies, including how to see what cookies have been set on your device and how to manage and delete them, you can visit www.allaboutcookies.org.

Web browser do not track (DNT) headers

Some web browsers may transmit “do-not-track” signals to websites with which the browser communicates. Our online services do not currently respond to these “do-not-track” signals.

INFORMATION SECURITY

Sigo and our third party providers use physical, technical and administrative security measures, consistent with industry practice. Such measures are reasonably designed to protect information we collect from and about you (and your device) from loss, unauthorized access, disclosure, alteration or destruction. We may use encryption, password protection, secure socket layers, internal restrictions and other security measures to help prevent unauthorized access to the information we collect from and about you. However, any information you provide to us is at your own risk. We cannot guarantee that such information will not be lost, accessed without authorization, disclosed, altered, or destroyed.

MINORS

Our online services are not intended for or designed to attract children under the age of 13. Moreover, we do not knowingly collect any personally-identifiable information from anyone under the age of 18 without the consent of a parent or guardian, and you must be 18 years of age or older to submit any information to us.





YOUR CHOICES

We are committed to respecting your right to access and correct your information. You can contact us using the information provided in the Contact Us section and we will be happy to assist you with your request. You may also “opt-out” of receiving marketing e-mails and other marketing communications from us by using the unsub-scribe feature included in the e-mails we send. Please refer to our Statement on Cookies and Similar Technologies for more information about your choices regarding cookies and similar technologies.

CHANGES TO THIS PRIVACY STATEMENT

We may change this privacy statement from time to time. If we make significant changes in the way we treat your information, or to this privacy statement, we will provide you notice through the relevant online services or by some other means, such as e-mail. Your continued use of our online services after such notice constitutes your consent to the changes. We encourage you to periodically review this privacy statement for the latest information on our privacy practices.

CONTACT US

If you have any questions about this privacy statement or our other information practices, please contact us at info@sigoseguros.com; 1-877-476-7446; or Sigo Insurance Services, 227 S Van Pelt, First Floor, Philadelphia, PA 19103.

