

# PRIVACY POLICY

Southwest Reinsure, Inc. is committed to protecting your personal information and privacy, and to ensuring the confidentiality of the personal information provided to us in the course of our business.

Our Privacy Policy sets out our standards for collecting, using, disclosing and storing your personal information. Our Privacy Policy also explains how we safeguard your personal information. It provides you with a comprehensive description of our online and offline practices regarding the collection, use, and disclosure of personal information.

## **PURPOSE OF INFORMATION COLLECTION**

We collect information that we receive from dealers, repairers, agents, or others who sell our service contracts or products. The nature of the information we collect about you is restricted to information we require to provide you with service under your contract and to meet legal requirements imposed on us.

Purposes for collecting information generally include: providing products or services requested, confirming your identity, protecting against fraud, or dealing with matters concerning the relationship between us.

**We do not sell your personal information to Third Parties.**

## **PERSONAL INFORMATION**

The following describes the Categories, Sources, Purpose, and Third Party Sharing practices of the information we collect:

- Categories:
  - Personally Identifiable Information, including but not limited to, name, address, phone number, vehicle or product information, email address, and signature.
  - Internet or Other Electronic Network, including, but not limited to, online identifiers, e-mail address, search history, browsing history, cookie data, IP address, online interactions (web sites, applications, and advertisements).
- Sources:
  - Contract/Application Forms, Repair/Service Orders, On-line Consumer Inquiries.
- Purpose:
  - Contract/Application processing, Claims processing, Accounting, Legal, Audit, Responding to On-line Inquiries.
- Third Parties Sharing
  - Roadside Assistance Provider
  - Independent Inspection Companies

## **LIMITS TO COLLECTION, USE, AND DISCLOSURE**

We limit the collection of your personal information to what we need in relation to the purposes identified to you.

We limit the use of your personal information to the purposes we have identified to you. Your personal information is not used for purposes other than described herein, except as permitted or required by law.

Your personal information is only accessible to authorized employees and only to the extent necessary to perform their duties.

We will occasionally share your personal information with service providers or agents to ensure the proper administration of products or to fulfil our obligations and duties. These service providers or agents must agree to comply with privacy legislation before receiving any personal information.

The Company does not disclose an individual's personal information to any non-affiliated Third Party except as described herein. We may disclose personal information to one of our affiliated companies to process a transaction, such as a claim, or otherwise as permitted by law.

## PRIVACY POLICY

Any questions concerning the collection, transfer or use of personal information can be forwarded to the Privacy Officer at the following address:

Privacy Officer  
Southwest Reinsure, Inc.  
15920 Addison Road  
Addison, TX 75001  
800-282-8913  
[Compliance@southwestre.com](mailto:Compliance@southwestre.com)

### **RETENTION**

We only retain your personal information for as long as needed for the purpose it was collected. We destroy this information in accordance with the law and our record retention guidelines.

### **ACCOUNTABILITY**

We are responsible for your personal information in our possession or control, including information that may be transferred by us to third parties for processing. We require such third parties to keep personal information under strict standards of privacy and protection.

We adhere to legislated and self-imposed rules, aimed to safeguard your privacy. The rules are established by this Privacy Policy, the Company's privacy compliance program, the Code of Business Conduct (applicable to directors, officers and employees), as well as insurance industry guidelines and applicable law.

Our staff is trained on these processes and procedures and is provided with information about privacy laws.

### **SAFEGUARDS**

We have implemented and continue to implement rigorous safeguards so that your personal information remains strictly confidential and is protected against loss or theft, as well as unauthorized access, disclosure, copying, use, or modification.

Protection methods include organizational measures such as requiring security clearances and limiting access to a "need-to-know" basis, physical measures (e.g. building access cards for employees, visitor registration and identification cards, off-site backups and archiving), and technological measures such as the use of password and encryption (e.g. the use of routinely changing passwords, firewalls and segmented operator access).

## **ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS**

Residents of California have the following rights under the California Consumer Privacy Act:

### **RIGHT TO KNOW ABOUT PERSONAL INFORMATION COLLECTED OR DISCLOSED**

You have the right to request that we disclose to you the personal information that we have collected, used, and disclosed over the prior twelve (12) months. In order to do so, you must submit a verifiable **Consumer Request to Know** using the request form that can be obtained by contacting us by telephone, email, or by submitting a written request to the address below.

We will compare the information that you provide in the form to the information in our files in order to verify your request. The information used will include your name, your contract number, vehicle or product information, and email address.

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## **REQUEST FOR ACCESS TO INFORMATION AND AMENDMENTS**

You have the right to be informed whether we hold personal information about you during the preceding 12 months and to see that information. You also have the right to inquire as to how we collected your information, how we used it and to whom it may have been disclosed.

This information will be provided to you within the time required by the regulation from the date we receive your written request.

In certain limited and specific circumstances, we may refuse to provide to you the requested information. Exceptions to your access right can include information that contains references to other individuals, information that cannot be disclosed for legal, security or commercial proprietary reasons, information that has been obtained in the course of an investigation of a potential breach of contract, and information that is subject to attorney-client or litigation privilege.

## **REQUESTING DELETION OF PERSONAL INFORMATION**

You have the right to request the deletion of your personal information which has been collected or maintained by us.

In order to do so, you should write to us at the same address listed below. You may also contact us by telephone or through email using the information provided below.

Please note that as required by California Consumer Privacy Act regulations, we must use a two-step process for online requests to delete where the consumer must 1) clearly submit the request to delete and then 2) separately confirm that they want their personal information deleted.

We are not required to delete information if the information is required to perform our obligations and duties under your contract or required in order to comply with law.

You may challenge the accuracy and completeness of your personal information. We will respond to an amendment request within a reasonable time.

## **AUTHORIZED AGENT**

You can designate an authorized agent to make a request under the California Consumer Protection Act (CCPA) on your behalf. In order to do so you should write to us at the address listed below. You may also contact us by telephone or through email using the information provided below.

## **COMPLAINTS AND CONCERNS**

Any questions or concerns about this privacy policy or our privacy practices, requests for access to information, requests for deletion of information, or requests for amendment must be sent to the following address:

Privacy Officer  
Southwest Reinsure, Inc.  
15920 Addison Road  
Addison, TX 75001  
800-282-8913  
[Compliance@southwestre.com](mailto:Compliance@southwestre.com)

You have a right not to receive discriminatory treatment by us for the exercise of the privacy rights which are presented in the California Consumer Privacy Act.

This Privacy Policy was last updated on April 7, 2020.