

## VYRD Privacy Statement

Last Updated - June 1, 2022

This privacy statement applies to VYRD Insurance Holdings, LLC , an insurance company, VYRD Insurance Company and a managing general agency , VYRD Insurance Underwriters, LLC (collectively, “VYRD”, “we,” “our” and “us”). This privacy statement applies to personal information collected through our websites and our other online products and services that display or link to this privacy statement (“online services”), information collected offline and information obtained from third parties.

We wrote this privacy statement to help you understand what information we collect 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 VYRD uses the personal information we collect about you, please contact us using the information provided in the [Contact Us](#) section on VYRD.co.

Please note our [Privacy Policy](#) applies to information that we collect about individuals who seek, apply for, or obtain our insurance products or services for personal, family or household purposes, whether that information comes through our online services or any other means. The information contained in this privacy statement is not intended to amend, replace, contradict, change, or otherwise affect the policies outlined in the [Privacy Policy](#). Please read the [Privacy Policy](#) for information about your rights with respect to the information collected in connection with seeking, applying for or obtaining insurance products or services from us.

Before engaging with us, submitting personal information to us, or using our online services, please review this privacy statement carefully.

### COLLECTION OF PERSONAL INFORMATION

We collect and combine information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“**personal information**”) such as names, email addresses, IP addresses, telephone numbers and broader categories of personal information such as commercial information. The categories of personal information we may collect about you depend on your interactions and engagement with us and include personal information you provide directly to us, personal information collected automatically through your use of our online services and personal information obtained from third party sources.

#### **Personal information you provide directly to us.**

We may collect personal information you provide directly to us, such as when you request a quote; apply for, purchase or modify insurance coverage; create or modify your account; inquire about, file or check the status of a claim; pay your bill; sign up for our communications or request information from us; contact customer support; chat with us using the chatbot; respond to a survey; or otherwise communicate with us. The personal information we collect from you may include:

- Direct identifiers, such as your name, e-mail address, residential property address, postal address, driver’s license number, account username and password and related security questions and date of birth.
- Personal records, such as your signature, phone number, family member information, payment card information, financial account information and insurance policy information;

- Protected characteristics, such as age, gender, marital status and veteran or military status;
- Commercial information such as your payment history, claims history, property information and records, records of products or services purchased, lender information, and information necessary to determine discount qualification and eligibility, and
- Other personal information, such as other information you choose to provide to us such as a review of our products.

Some forms on the online services may require that you provide certain personal information to submit the form. You may choose not to provide personal information in those cases, but this may prevent you from being able to use certain features of our online services.

### **Personal information we collect automatically 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. In some cases, we do this through the use of cookies, pixel tags 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. The personal information we collect automatically using these technologies may include:

- Direct identifiers, such as your IP address and device and advertising identifiers; and
- Internet activity information, such as your browser type, your operating system and data regarding network-connected hardware, information regarding your interactions with pages you visit on our online services, access dates and times, system activity and the third-party site or service you were using before interacting with our online services.

Some information about your use of our online services and certain third-party services may be collected using cookies and similar technologies across time and services and used by us and third parties for purposes such as to associate different devices you use, and deliver relevant ads and/or other content to you on the online services and certain third-party services.

### **Personal information we collect from other sources**

We may collect personal information about you from other sources. In some instances, we may combine the personal information we collect about you from other sources with personal information we collect from you. For example, we may collect personal information about you from third parties in order for us to facilitate accurate quoting of our products and services. We also may obtain personal information about you from consumer reporting agencies or insurance support organizations as well as from commercially available sources such as data aggregators and public databases. Once you obtain insurance, we may obtain personal information about you from third-party providers of products and services, if you use such products or sign up for such services to be eligible for a discount on your insurance. Depending on your relationship with us, this personal information may include:

- Direct Identifiers, such as your name, e-mail address, residential property address and postal address;
- Personal records, such as information about your residential properties, your demographic information and information we obtain when you connect to VYRD through social media; and

- Commercial information, such as a credit-based insurance score report; your inspection report; your traffic and criminal violations information; your claims history with other companies (including liability claims as well as property claims); claims history for adults in your household; information on your buying habits and interests and other publicly observed data (such as from social media); and information on whether you obtained a home wellness checkup or review, purchased a warranty or service contract, activated, and maintain the activation of, a smart home or Internet of Things (“IoT”) device or subscribed to a home maintenance or security service.

Additionally, if you purchase insurance through an insurance agent or agency, we will receive personal information from that agent/agency about you. The personal information we receive from the agent/agency will be the same types of personal information as described above under [Personal information you provide directly to us](#).

We may also use the personal information that we collect from you and about you to draw inferences, such as information regarding your preferences or consumer habits.

### USE OF PERSONAL INFORMATION

We may use your personal information, for example, to complete an application on your behalf; generate a quote for you; create, maintain and customize your account with us; communicate insurance information to a lender or mortgagor designated by you; verify and supplement your application information; service your policy; intake and process claims; permit our network of providers to provide you with services in relation to either loss control or a claim; respond to your requests, questions or comments; fulfill orders; send billing notices to you and your lender, mortgagor, or lender service company; process payments and prevent transactional fraud; communicate with you and your lender or mortgagor about your policy and claims; provide you with customized content, targeted offers and advertising through our online services, third-party 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; promote customer reviews and testimonials in marketing and advertising material; develop new products and services; improve our existing products and services; address problems and review the usage and operations of our online services or business; improve our online service content, products and offerings; protect the security and integrity of our online services and our business, including to detect fraud or illegal activities; enforce our terms of use and other applicable policies; respond to valid law enforcement requests and as required by applicable law, court order and governmental regulations; protect and defend our rights and property or the rights of third parties; and as otherwise described to you at the point of collection of your personal information and in this privacy statement.

In addition to the purposes identified above, we may also use your personal information for marketing analytics purposes (e.g., evaluating website usage patterns and advertisement interactions) so that we can gauge the effectiveness of our programs and advertisements, and better personalize our online services and information presented to visitors.

### SHARING OF PERSONAL INFORMATION

Personal information shared by us

We may share your personal information as described in this privacy statement below or as described at the time of collection.

- **With your consent or at your direction.** We will share your personal information when we have your consent or at your direction. For example, we will share your personal information to communicate insurance information to a lender or mortgagor designated by you.

- **To perform services.** We may share your personal information with third parties in order to perform the services or provide the products you requested, such as to obtain your loss history report, credit-based insurance score in connection with your application for our products and services.
- **Affiliates.** We may share your personal information with a parent, subsidiary or affiliate entity within the VYRD corporate family as permitted by law.
- **Companies involved in insurance transactions.** We may share your personal information with third parties that play a role in an insurance transaction such as insurance companies; payment vendors; inspection companies; loss control companies, claims adjusters and other claims related companies, contractors, investigators, attorneys and other third parties who provide services relating to your claim; collection and subrogation companies; and other vendors and contractors involved in the insurance transaction. We may also share your personal information with participating insurance support organizations, reinsurance companies and regulators.
- **Our authorized agents and brokers.** We may share your personal information with agents and brokers who sell or facilitate the sale of our services and products to provide you with the services you have requested.
- **Vendors.** 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 your personal information to providers that:
  - Help complete transactions, assist with a claim or service your policy;
  - Provide marketing and advertising, email or other communication services;
  - Engage in credit, insurance, or claims reporting;
  - Provide payment processing or collection;
  - Provide services that support our online activities including providing tracking technologies, web hosting and analytics;
  - Provide tax, accounting, audit, legal and data enhancement services;
  - Provide technology services and enhance security, privacy and fraud protections;
  - Provide analytics services or conduct research or actuarial studies; and
  - Provide support to our operations.

These vendors and other third parties may have access to your personal information if it is needed to perform their functions for us.

- **Promotions and Requested Services.** We may share your personal information with third parties to provide you with a product offering or service offering, as permitted by law. These promotions may be made through a partnership or promotional offering made by a third party or by us.
- **Consumer reporting agencies.** We may share your personal information, including your claims history or payment history with us, with consumer reporting agencies. This information may be maintained by the consumer reporting agency and disclosed to others as permitted by law.
- **Legal.** We may share your personal information if required by law or by a regulatory authority such as a state insurance department or at the request of law enforcement or regulatory authorities. We may also disclose your personal information as part of an investigation or enforcement action relating to improper or illegal conduct in connection with our operations, online services or other

products, including, without limitation, any situations that may involve threats to the safety or privacy of any person or misuse of our online services.

- **Necessity.** We may share your personal information when we believe such disclosures are necessary if permitted by applicable law. For example, we may disclose your personal information to protect the rights, property, life, health, security or safety of VYRD and our respective online services, employees, visitors and users as well as any third party if otherwise permitted by applicable law. We may also disclose your personal information to establish a defense or claim in any legal action or dispute involving VYRD or any of their respective officers, directors, employees, agents, or contractors, or where we believe your actions are inconsistent with our terms of use, user agreements or applicable terms or policies.

## **Sale or Bankruptcy**

During the normal course of our business, VYRD may sell or purchase assets. If another entity acquires, or seeks to acquire, us or any of our assets (e.g., further to a merger or acquisition or any other business transaction, including negotiations or due diligence in relation to such transactions or potential transactions), your personal information may be shared with or transferred to such entity. In addition, if any bankruptcy, liquidation 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 your personal information in a manner that is consistent with this privacy statement.

## HOME MAINTENANCE AND SECURITY MONITORING SERVICES AND PRODUCTS

To protect your home and improve your home ownership experience, we may provide you with third-party products and services that may make you eligible for discounts on your insurance, or third-party products or services that may be of interest to you, such as smart home products, IoT device offerings and home maintenance or security monitoring services.

We may share your personal information with providers of these products and services in order for you to receive the products and services. When we share your personal information with these providers, the only information that VYRD receives related to such products and services is whether you have signed up for a service, and activated, and maintain the activation of, a smart home or IoT device or other risk mitigation service. We do not receive any personal information collected by the third party in providing you the services or collected in connection with your use of a smart home or IoT device. The smart home and IoT devices are not VYRD devices, and the personal information collected in connection with your use of such devices or services received is governed by the privacy policies of the third-party providers. We encourage you to review these parties' privacy policies for further information.

## SOCIAL FEATURES

Certain functionalities on our online services may permit interactions that you initiate between the online services and third-party services, such as social networks ("social features"). Examples of social features include features enabling you to send content such as contacts and photos between the online services and a third-party service; "liking" or "sharing" our content; and features that otherwise connect the online services to a third-party service (e.g., to pull or push information to or from the online services). If you use social features, and potentially other third-party services, information you post or provide access to may be publicly displayed by the third-party service you use. Also, both VYRD and the third party may have access to certain information about you and your use of the online services and the third-party service.

## ANALYTICS AND ADVERTISING SERVICES PROVIDED BY OTHERS

All of our online services use Google Analytics to provide audience measurement and analytics services for us. These analytics services may use cookies, pixel tags and other technologies to collect information to help us analyze website users and how they use the website. The information collected by these technologies is used to assess how often you visit our online services, what pages you view when you visit our online services and what other websites you visited before coming to our online services. Information generated by these services may be transmitted to and stored by these providers and they may use this information for purposes such as evaluating your use of the website, compiling statistics reports on the website's activity and providing other services relating to website activity and other internet usage. For more information on Google's privacy practices for Google Analytics, please visit <https://support.google.com/analytics/answer/6004245>. You may prevent analytics vendors from recognizing you on our online services by deleting or disabling cookies from our online services. For more information, see [Your Choices](#) below.

We may also use other vendors 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, 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 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. We are not responsible for any third party's data collection or privacy practices. 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 vendors 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 you are visiting or using are called **"first-party cookies"** (so cookies served by VYRD while you are using our online services are first-party cookies). Cookies served by companies that are not operating the website 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 is open. These are deleted automatically once you close your browser. Other cookies are "persistent cookies" meaning that they survive after your browser 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. 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.

**“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 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 communications, and advertisements may use and why we use them.

Cookie Types	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.

## YOUR CHOICES

### Your cookie choices

Most web browsers are set to accept cookies by default. However, in addition to the specific opt-out mechanisms described above in [Statement on Cookies and Similar Technologies](#), 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 approved partners in connection with our online services. To delete or disable Flash cookies, please visit <https://www.adobe.com/products/flashplayer/end-of-life.html> for more information. Please be aware if you disable or remove these technologies, some parts of our website may not work and when you revisit our website, your ability to limit browser-based technologies is subject to your browser settings and limitations.

For further information about cookies and similar technologies, including how to manage and delete cookies on your device, you can visit [www.allaboutcookies.org](http://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. To learn more about “Do Not Track” signals, you may visit <https://allaboutdnt.com>.

### **Withdraw Consent**

If you have consented to us sharing your personal information with an affiliate or third party, you can withdraw your consent by contacting us using the information below under [Contact Us About Privacy](#). If you withdraw your consent, we will discontinue sharing your personal information with that entity except as otherwise permitted by applicable law.

### **Unsubscribe from emails**

If you no longer wish to receive marketing e-mails and other marketing communications from us, you may unsubscribe at any time by clicking the “unsubscribe” link in the promotional emails sent to you or by contacting us using the information below under [Contact Us About Privacy](#). Please note that even if you opt-out of receiving promotional emails from us, we may continue to send you non-promotional emails.

### **Opt-out of analytics**

You may exercise choices regarding the use of cookies by visiting the following websites:

- For Google Analytics, by visiting <https://tools.google.com/dlpage/gaoptout>.

### **INFORMATION YOU PUBLICLY DISCLOSE**

The online services may permit you to post or submit content publicly such as if you comment on a blog post or provide a review or testimonial. If you choose to submit content containing personal information to any public area of the online services, your content will be accessible by anyone, including us. We encourage you to exercise caution when making decisions about what you disclose in public areas.

### **INFORMATION SECURITY**

VYRD uses physical, technical, and administrative security measures, consistent with industry practice. Such measures are reasonably designed to protect your personal information 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 your personal information. 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. We do not knowingly collect any personal 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.

### **THIRD PARTIES**

Our online services and other materials and products may contain references and/or links to third-party websites and services, including references and links to third parties that accept and process your payments to us. We are not responsible for any third party’s data collection or privacy practices, and we have no control over what information third parties track or collect. Any access to and use of such linked websites is not governed by this privacy statement but instead is governed by the privacy policies of those third-party

websites. We encourage you to review the privacy policies posted on those third-party websites for further information.

### INTERNATIONAL USERS

If you are visiting the online services from outside the United States, please be aware that we are based in the United States and the information we collect will be transferred to, processed and stored on our servers in the United States in accordance with this privacy statement and applicable laws. The data protection laws and regulations applicable to your personal information transferred to the United States may be different from the laws in your country of residence.

### 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 ABOUT PRIVACY

If you have any questions about this privacy statement or our other information practices, please contact us at [info@vyrd.co](mailto:info@vyrd.co); 1-888-806-8973; or VYRD, 360 Central Avenue, Suite 1225, St. Petersburg, FL 33701.

## PRIVACY POLICY

Federal law requires us, as your property insurer, to provide you with a copy of our Privacy Policy.

We collect and use information necessary to administer your policy and provide you with efficient customer service. We collect and maintain several types of information needed for these purposes, such as those listed below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.
- Information provided by consumer reporting agencies.

### Information Disclosure

#### ***Use of Consumer Reports***

We use information from consumer reporting agencies such as your claims and insurance history to help us fairly determine eligibility for our programs and ensure accurate rates for all policies.

#### ***Insurance Claims History***

We obtain information about insurance claims history from A-PLUS. For information or to dispute any report regarding your insurance claims history, contact the Verisk Insurance Solutions Consumer Inquiry Center via the contact information below. Note: to protect your privacy, only you can discuss your claims history with LexisNexis (an agent won't be able to do it for you).

A-PLUS

Consumer Inquiry Center  
P.O. Box 5404, Suite 300  
Mt. Laurel, NJ 08054-5404  
Telephone: 800-709-8842  
[FCRA-NPC@verisk.com](mailto:FCRA-NPC@verisk.com)

#### ***Use of Personal Information***

VYRD Insurance Company uses information from many sources to fairly determine eligibility for our programs and ensure accurate rates for all policies. How we may collect, use and disclose this information is regulated by law. Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring customer.

#### ***What kind of information do we collect about you?***

We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information, of course, includes identifying information such as name and address, as well as your type of home and claims history.

We may also obtain information such as claims history and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, property data collection services, or other providers of information.

### ***What do we do with the information collected about you?***

We may, as permitted by law, disclose your identifying information in our records or files such as name, address, type of house, and claims history. Without your prior permission, we may disclose this information to certain persons or organizations including:

- Other insurance institutions, financial institutions, agents, or insurance support organizations. • Persons who perform a business, professional, or insurance function for us.
- Businesses that conduct actuarial or research studies.
- Insurance regulatory authorities.
- Law enforcement or other governmental authorities.
- Our affiliated companies who assist our insurance business activities.

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- Perform a business, professional, or insurance function for us.
- Provide information to us in order to
  1. Determine your eligibility for an insurance benefit or payment, or
  2. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction
- Perform a function in connection with an insurance transaction involving you.
- Conduct an audit of our operations or services.
- Conduct a joint marketing program with VYRD pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

### ***How confidential and secure is the information we have about you?***

VYRD Insurance Company protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your information.

### ***How can you find out what information we have about you?***

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you.

### ***What can you do if you disagree with the information, we have about you?***

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files. Send all written requests to:

VYRD Insurance Company  
360 Central Avenue, Suite 1225  
St. Petersburg, FL 33701  
info@vyrd.co 888-806-8973

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision.

Sincerely,

Customer Service