

Policy last updated: March 17, 2016

Esurance values its relationship with you. Protecting the privacy of your information is of the greatest importance to us. As an insurance provider, we are regulated by Federal and State laws protecting the confidentiality and security of your information, as well as our use and disclosure of it. Whether you are a current, former, or potential customer, Esurance treats your information with the same high level of confidentiality and security.

## **Our Use And Disclosure of Information**

At Esurance, we gather information about you that may be used including in connection with your application for a quote, to process and service your insurance policy, settle your claims and offer you additional products and services that we think may be of interest to you, for research and analytics purposes, and as permitted or directed by you. If you apply for a quote for yourself and any other person(s), we also may gather, use and share such person's/persons' information in the same manner.

## **Information We Collect From You**

This includes information you provide us on the Internet, by phone, via a mobile application, by email, through our service providers, or by any other means. Examples of such information may include your name, address, residence information, telephone number, email address, vehicle information, driver's license number, driving history, claims history, current or former insurance information, social security number, medical information, gender, educational background, date of birth, marital status and Esurance Web pages visited.

## **Information We Collect From Third Parties**

This includes information we collect from affiliated and nonaffiliated third parties, including but not necessarily limited to insurance support organizations and, consumer reporting agencies. It may include information such as vehicle reports, consumer credit information, demographic information, insurance histories, and insurance claims reports. Information obtained from insurance support organizations may be retained by such organizations and disclosed to other persons as permitted by law.

## **Information About Your Transactions**

This includes information about your transactions with us and others, including our affiliates. It includes information such as your policy coverage levels, account balances, claims history, and billing information.

## **Information We Disclose**

Information about our current, former, or potential customers may be disclosed, but only as permitted or required by law, or as permitted or directed by the customer or consumer.

For example, we may disclose such information to affiliated and nonaffiliated insurance companies, insurance agents, reinsurance companies, insurance support organizations, such

as consumer reporting agencies, government entities, and claims administrators. We may also disclose such information to nonaffiliated third parties that perform services or functions on our behalf including the marketing of our products or services. Further, we may also disclose such information as necessary to effect, administer or enforce a transaction that you request or authorize, or in connection with servicing or processing a transaction that you request or authorize.

The following are examples of situations in which we may disclose such information:

- Your information may be passed between us and our agents, appraisers, attorneys, investigators, and others who may be involved in the sales and marketing of Esurance products and services, processing of applications, and servicing of policies or claims.
- If you request a comparison quote, your information may be shared with an affiliated insurance agent and third party insurance companies in order to provide you with the requested comparison quotes.
- We provide your policy information to adjusters and other appropriate business entities that make any necessary repairs to your vehicle or property insured by us when you have a claim.
- We may provide your information to others whom we determine need such information to perform insurance or other professional functions for us. These may include parties helping us with administrative services and consumer reporting agencies.
- We may supply information as required by search warrant, subpoena, or legal process, to state insurance departments, or other law enforcement or government authorities when required by law, or to protect our own legal interests in the event of suspected illegal or fraudulent activities.
- If we collect your information as an agent for one of our business partners, we may use it to contact you or make you an offer regarding insurance products that may be of interest to you.

## Esurance Communications

Esurance may contact you regarding your policy and our products and services, such as insurance rate quotes, billing notices, confirmations of changes, changes to our products, and other Esurance-specific communications. You may NOT unsubscribe from these Esurance-specific communications that relate to your primary usage of our service and products, and you agree to receive these communications if you make a purchase.

When you quote or become a policyholder with us, Esurance may contact you about third-party promotions, our products and services and other information that may be useful to you. In addition, prior to purchasing a policy or after canceling your policy, Esurance may contact you to confirm your quote or invite you to come back and get a new quote or to purchase a policy. You will have the ability to unsubscribe from whichever type of communication you received.

## Confidential and secure web environment

Esurance is strongly committed to protecting the confidentiality and security of your information against unauthorized access and disclosure. We only disclose your information to our personnel, our affiliates' personnel, others who need to know that information to service your account, and as otherwise permitted or required by law. We maintain strict physical, electronic, and procedural safeguards to protect your information.

Separate from information you provide to us individually via our website, Esurance uses web beacons on our website and in our emails to collect general information about visits to our website as part of our business tracking. This information is used to enhance your website experience and includes, for example, data regarding how you linked to our website, your Internet protocol (IP) address, your browser and/or device type, and your time of visit. This information does not include your name, address, telephone number or email address. Esurance may use third-party web analytic and advertising services to assist with collecting and tracking of this information.

In addition, Esurance's third-party ad servers may use technology that includes web beacons on websites on which we advertise, to support site tracking, measure site performance, enhance your website experience, and for product marketing. For example, one of our third-party ad servers may place a cookie via a web beacon on your computer that helps to identify your computer when you arrive at or return to our site, to personalize aspects of your experience at our site, and to better understand how visitors like you in aggregate are using our site, all of which helps us to continually improve the experience on our site. These web beacons do not collect personally identifiable information (such as your name, address, telephone number or email address).

Another use of web beacons and cookies is for Esurance to advertise on other websites. In this common practice (sometime referred to as re-targeting), our third-party ad server or an advertising vendor may use beacons to place cookies on your computer when you visit the Esurance websites, in order to display Esurance advertising messages to you later on other websites. We do not allow those third party ad servers or advertising vendors to use beacons on our site to place cookies that will be used to display advertising for any companies other than Esurance. To learn more, or to opt-out of this type of targeting by third party ad servers/vendors that are members of the Network Advertising Initiative and the Digital Advertising Alliance, please visit [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp) and <http://www.aboutads.info/choices/>.

## Links to Other Companies on the Esurance Website

The Esurance Web site contains links to our business partners and links to other sites offering valuable information. If you choose to provide any information to any of these entities, the collection and disclosure of your information by that entity will be governed solely by that entity's privacy policy. Esurance makes no representations or warranties regarding these sites.

## Reviewing or Modifying Your Information

As a policyholder, you can always review and update your information through your account on our Web site at [www.esurance.com](http://www.esurance.com) or by calling our customer service center at 1-800-ESURANCE (1-800-378-7262). All consumers have the right to know the information that Esurance has about them, to make changes to that information, and to know the identity of any entity that Esurance has disclosed that information to within the previous two years. To make such an inquiry please call our customer service center or write to the address listed below and identify the information you would like. You will be required to provide certain information for identity verification purposes. If your information is immediately accessible when you call, the customer service representative will review it with you and you may make changes to it at that time. If your information is not immediately accessible when you contact us, within 30 business days, Esurance will inform you of the types of information we have about you. If you would like to further review the information, you may review and copy the information in person at our customer service center or request a copy be sent to you by mail. Esurance may charge a fee for providing a copy by mail. If you are under 18 and make a comment on the Esurance Blog (<http://blog.esurance.com/>) or anywhere else on our website that allows visitors to post comments, you may ask us to remove your comment by writing to [privacy@esurance.com](mailto:privacy@esurance.com). Please note that your request does not ensure complete or comprehensive removal of the content or information. For example, some of your content may have been reposted by another user.

## Confidentiality for victims of domestic violence in New York

The state of New York prohibits many types of discrimination against domestic abuse victims. It is unlawful for any insurance company to deny or cancel a policy, refuse to renew a policy, set a limit of coverage, or base insurance rates on the basis of being a victim of domestic abuse. If you and/or your child have experienced domestic violence, and you have obtained a valid Order of Protection directly related to the abuse, Esurance will take appropriate actions to protect you and/or your child's information. This includes safeguarding your name, address, and phone number. For more information, please review [Esurance's information on New York domestic abuse confidentiality](#).

### Information Request

Esurance Customer Service  
P.O. Box 5250  
Sioux Falls, SD 57117-5250

## Contact Information

For questions about our privacy policy, please contact us at the address below, or send an email to: [privacy@esurance.com](mailto:privacy@esurance.com)

### Privacy

Esurance Customer Service  
P.O. Box 5250  
Sioux Falls, SD 57117-5250

This privacy policy applies to the following companies:

Esurance Insurance Services, Inc.

Esurance Insurance Company

Esurance Insurance Company of New Jersey

Esurance Property and Casualty Insurance Company

Home State County Mutual Insurance Company (for Esurance-Home State Customers)

Esurance may modify this privacy policy from time to time, and the current version is always available at [www.esurance.com](http://www.esurance.com). If significant changes are made to this privacy policy Esurance will notify its policyholders.