

# Rushmore Underwriting Managers LLC Statement of Online Privacy Practices

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Rushmore Underwriting Managers LLC is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Online Privacy Practices applies the Rushmore Underwriting Managers LLC site and governs data collection and usage. By using the Rushmore Underwriting Managers LLC site, you consent to the data practices described in this statement.

## What does this Policy Cover?

This Rushmore Underwriting Managers LLC Statement of Online Privacy Practices ("Privacy Policy") describes how we collect information when you visit or use Rushmore Underwriting Managers LLC's Websites and other online services that link to this Privacy Policy. It also describes how we use and share such information and explains your privacy rights and choices. Our Online Services are intended for a U.S. audience. The terms "Rushmore Underwriting Managers LLC," "we," "us," or "our" mean Rushmore Underwriting Managers LLC and its U.S. affiliates. "You" means an individual who visits our Online Services and does not refer to a business or other entity or to individuals outside the U.S. Rushmore Underwriting Managers LLC's business address is Rushmore Underwriting Managers LLC, 2385 NW Executive Center Dr., Suite 190, Boca Raton, FL 33431.

## What isn't covered by this policy?

This Privacy Policy does not apply to the websites, mobile applications, or services of Rushmore Underwriting Managers LLC's businesses and affiliates that do not directly link to this policy. Some Rushmore Underwriting Managers LLC businesses and affiliates have their own privacy policies, which can be found on their websites. It also does not apply to non-Rushmore Underwriting Managers LLC companies, such as third-party websites to which we link online. Please review the privacy policies of other websites and services you visit to understand their privacy practices.

## Other important notices

Our CCPA Notice At Collection related to the California Consumer Privacy Act applies to certain information we collect about California residents.

## What information does Rushmore Underwriting Managers LLC collect?

When you visit an Rushmore Underwriting Managers LLC website, application, or otherwise interact with us online, we may collect the following information:

- Your browser type [(such as Google Chrome, Microsoft Edge, Apple Safari, Mozilla Firefox)]
- Your Internet Protocol or "IP" address (Your IP address is a number that is automatically assigned to your device by your Internet Service Provider. An IP address is identified and logged automatically whenever you visit a site, along with the time of the visit and the page(s) that were visited)
- The presence of any software on your device that may be necessary to view our site
- Configuration information about the device you are using, including, but not limited to, [example: your device type, web browser type and version, operating system type and version, display/screen settings, and language preferences] domain names, access times and referring website addresses.
- Information from your mobile device, such as contacts, photos, mobile network information, and cross-device IDs]
- Personal information submitted on applications, forms, and onsite electronic messaging. Types of personal information typically include:
  - Name
  - Address
  - Email
  - Telephone number

- Policy or other account information
- Usernames
- Passwords and other authentication information
- Other non-public information,
- Website analytics information to determine what Rushmore Underwriting Managers LLC services are the most popular. This data is used to deliver customized content and advertising within Rushmore Underwriting Managers LLC to customers whose behavior indicates that they are interested in a particular subject area.
- Search engine traffic referral information
- Responses to advertisements and promotions
- Transactional information from behind the secure login about your relationship with us

### **How does Rushmore Underwriting Managers LLC use the information collected?**

The information we collect online helps Rushmore Underwriting Managers LLC to:

- Effectively manage your account:
  - Ensure your identity and protect the security of your personal and account information from unauthorized access
  - Process transactions on your account
  - Operate the Rushmore Underwriting Managers LLC website and deliver the services you have requested
  - Respond to product applications and questions]
- Fulfill regulatory requirements
- Analyze our site usage and enhance the user's experience:
  - Diagnose server problems
  - Alert users of any possible software compatibility issues
  - Help us make decisions about how various technologies are used and identify usage trends]
- Send marketing communications:
  - Present personalized or targeted offers, ads, or content we believe may be of interest to you
  - Inform you of other products or services available from Rushmore Underwriting Managers LLC and its affiliates
  - Determine the effectiveness of promotional campaigns]
  - Contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered
- Make business decisions:
  - Analyze data and credit risk
  - Perform market research
  - Conduct audits
  - Develop and improve products and services]
- Carry out other day-to-day business operations, such as: to comply with applicable laws; share with our affiliates and subsidiaries; disclose to contractors, business partners, and other third parties under specific contracts and agreements; perform compliance activities and engage in human resources activities]
- Prevent and detect fraud
- Protect against risks to security:
  - Monitor network activity logs

- Detect security incidents and conduct data security investigations
- Protect against malicious, deceptive, fraudulent, or illegal activity

We only use personal information that we have about you when we have a legal basis to use such personal information under applicable data protection laws. Rushmore Underwriting Managers LLC does not sell, rent or lease its customer lists to third parties.

### **How does Rushmore Underwriting Managers LLC share the information it collects?**

Rushmore Underwriting Managers LLC shares your information in different ways as permitted and required by law. For example, we may share your information with:

- Affiliates and other entities within Rushmore Underwriting Managers LLC:
- Businesses with which we partner to offer products and services for our clients or prospective customers, such as: joint marketing partners or bill pay partners]
- Service providers that provide various services to us, such as those we use to process requested insurance coverage, help detect and prevent fraud, and improve our online services;
- Other parties when you authorize or direct us to share your information
- Government entities and other third parties as needed for legal or similar purposes, such as those:
  - To respond to requests from our regulators
  - To respond to a warrant, subpoena, governmental audit or investigation, law enforcement request, legal order, or other legal process
  - To facilitate a merger, acquisition, sale, bankruptcy, or other disposition of some or all of our assets
  - To exercise or defend legal claims

Please note, we may also share aggregated and de-identified data, such as aggregated statistics regarding product usage, with third parties.

We reserve the right to transfer personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including, without limitation, in the event of a reorganization, dissolution, or liquidation).

### **What if I am visiting the Rushmore Underwriting Managers LLC website from outside the United States?**

If you are visiting the Rushmore Underwriting Managers LLC website, please be aware that your personal information may be transferred to, or stored and processed in, the United States. We will rely on legally provided mechanisms (for example, derogations such as performance of a contract) to lawfully transfer personal data across borders.

### **How does Rushmore Underwriting Managers LLC retain records?**

We store your personal information as long as it is required to meet our contractual and legal obligations, or if we have a legitimate business need to do so.

### **What technologies does Rushmore Underwriting Managers LLC use?**

Rushmore Underwriting Managers LLC and its online advertising and marketing partners may employ various technologies to collect information, including:

- Cookies - Cookies are pieces of information stored directly on your device. Cookies provide information that is used for security purposes, to facilitate navigation, to display information more effectively, and to personalize/customize your online experience. The cookies Rushmore Underwriting Managers LLC uses do not collect or store any personally identifiable information about you. Rushmore Underwriting Managers LLC uses persistent cookies to learn how visitors use our site, such as which pages are viewed the most, to identify the most common navigation paths, or to customize the presentation of information on the site]. Rushmore Underwriting Managers LLC also uses session cookies to assist in delivering some online transactions. Session cookies are no longer active after you log off the service that initiated them, and all session cookies are automatically deleted when you close all browser windows. Rushmore Underwriting Managers LLC may also partner with third parties, including, but not limited to: Adobe (see Cross-Device Tracking,

below)], to track user activity on our website. You can choose to block or disable these cookies as most devices and browsers offer their own privacy settings. Doing so, however, may result in diminished performance on our site.

- Marketing pixels, web beacons, clear GIFs, or other technologies - This technology may be placed on certain pages of our website, applications, emails, and other marketing initiatives. These tags usually work in conjunction with cookies and allow us to measure the effectiveness of our site and compile statistics about usage and response rates.
- Software Development Kits (SDKs) - Our mobile applications may include third-party SDKs that allow us and our service providers to collect information about your mobile app activity. In addition, some mobile devices come with a resettable advertising ID (such as Apple's IDFA and Google's Advertising ID) that, like cookies and pixel tags, may allow us and our service providers to identify your mobile device over time for advertising purposes in compliance with applicable app store consent rules.
- Advertising: Rushmore Underwriting Managers LLC uses certain Google Analytics or Adobe Analytics services and products [Adobe Analytics services and products], which help companies facilitate the delivery of relevant content. The use of Google Analytics shares certain limited information with Google. Visit the Google Analytics website for more information on opting-out of certain services or limiting Google Analytics tracking. Build websites, applications, and advertisements that seamlessly flow between all your devices (such as a desktop, laptop, tablet, phone or smart watch). The [services] recognize which of your devices are linked through use of technology that includes cookies and your IP address (without collecting your personal information). Visit the Analytics tracking for more information on opting-out of certain services or limiting the [service website], cross- device tracking, and/or to unlink your devices. NOTE: Adobe needs to install a cookie on your browser to identify that you have opted out. If you delete the opt-out cookie, or change devices or web browsers, you will need to opt out again.
- Firewalls, passcodes, data encryption, and other safety features: Rushmore Underwriting Managers LLC uses these technologies to ensure that the information you provide us remains secure
- Third-party plugins - Other companies may have plugins that appear on certain pages of our website or applications. Some of these, for example, may be from social media companies (for example, Linked In or the Facebook "Like" button). These plugins may collect information, such as information about the pages you visit, and share it with the company that created the plugin even if you do not click on the plugin. These third-party plugins and the way they operate are governed by the privacy policies and terms of the companies that created them.

## **How does Rushmore Underwriting Managers LLC interact with me online?**

### **Online advertising on Rushmore Underwriting Managers LLC websites and applications**

Rushmore Underwriting Managers LLC advertises its products and services on pages within our sites. To make the content and advertising as informative and useful as possible, Rushmore Underwriting Managers LLC may target and personalize content and advertisements for products and services on our site.

If you would prefer to not receive a specific advertisement, content or offers on Rushmore Underwriting Managers LLC's authenticated (after signing-in) pages, you can click "No Thanks" to the specific pop-up ad you are being presented. Note that this will not prevent you from potentially receiving other ads, content, or offers for a different product or service. Also note that simply closing the pop-up message by clicking on the "X" will not register that you do not wish to receive this specific message again.

### **Online advertising on third-party websites and applications**

Rushmore Underwriting Managers LLC may advertise its products and services on websites and applications not affiliated with Rushmore Underwriting Managers LLC. The third-party companies we hire to display these ads use their own tracking technologies to measure the effectiveness of these ads and to understand your interests. Many of our third-party partners have their own privacy policies. We encourage you to review these policies carefully.

Some of our third-party advertising is interest-based and may use information about your online interests to customize the online ads you see. Rushmore Underwriting Managers LLC has adopted the use of the [EXAMPLE: AdChoices Icon for our interest-based advertising (excluding ads appearing on platforms that do not accept the icon). Anyone receiving an interest-based ad can click on the displayed icon to receive more information. The AdChoices Icon does not prevent you from receiving advertisements; instead, it allows you to control whether you receive interest-based advertisements and from which companies.

Visit the Digital Advertising Alliance website for more information about the AdChoices Icon and interest-based advertising]. If you would like to know more about how to opt out with your specific browser and device, go to you may visit the DAA Webchoices Browser C Check and NAI Opt Out of Interest-Based Advertising tools for additional options. You can also download the AppChoices app to opt out in mobile apps.

## **Social media**

Rushmore Underwriting Managers LLC provides experiences on social media platforms such as Facebook, Instagram, LinkedIn, or "X" that enable online sharing and collaboration. We use social media to facilitate social engagement and sharing, when such sharing is appropriate and safe. note, any content you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms, is subject to the terms of use and privacy policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content. Given the very public nature of social media, it is critical that we all safeguard confidential financial information. If you post information on a Rushmore Underwriting Managers LLC site that we feel should be shielded from public view, we will remove it. This includes not only specific details about your Rushmore Underwriting Managers LLC accounts and other private, confidential information (such as your Social Security number), but details of information relayed in private conversations between you and Rushmore Underwriting Managers LLC representatives. Please know that in taking down or editing your posts, we are focusing our experience and best judgment to keep your personal information safe.

## **Email**

Email transmitted across the internet is normally not protected and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential or private information via unsecured email to Rushmore Underwriting Managers LLC. We'll never ask you to send confidential information to us via email, such as your logon ID, password, full policy or account numbers, or Social Security number.

Occasionally, we will retain the content of your email—and our replies—to confirm proper responses to your questions and requests, to comply with legal and regulatory requirements, and to ensure that we consistently deliver an enjoyable client experience to you.

## **Linking to other sites**

Rushmore Underwriting Managers LLC may provide links to non-Rushmore Underwriting Managers LLC companies, such as business partners or other resources, and will notify you when leaving the Rushmore Underwriting Managers LLC site. If you choose to link to websites not controlled by Rushmore Underwriting Managers LLC, we are not responsible for the privacy or security of these sites, including the accuracy, completeness, reliability or suitability of their information. If you are asked to provide information on one of these sites, we urge you to carefully study their privacy policies before sharing. In summary, the following links can help you to customize and control your privacy preferences when interacting with Rushmore Underwriting Managers LLC online:

- You can also control your marketing preferences for direct mail, email, and telemarketing preferences, along with the sharing of your personal information via: our automated voice response line at 561-440-4760
- Do Not Track and Global Privacy Control

We will respond to the Global Privacy Control signal as explained further in our CCPA Notice at Collection. At this time, we do not currently respond to other browser "do not track" signals or other mechanisms that allow you to tell websites you do not want to have online activities tracked.

## **How does Rushmore Underwriting Managers LLC protect my children?**

Rushmore Underwriting Managers LLC strictly follows the federal guidelines of the Children's Online Privacy Protection Act (COPPA), which gives parents control over what type of information is collected online about their children. We do not knowingly collect, maintain, or use personally identifiable information from children under age 13 on our websites. We are not responsible for the data collection and use practices of nonaffiliated third parties that are linked from our websites. Visit the Federal Trade Commission's COPPA Website for more information.

## **How does Rushmore Underwriting Managers LLC protect me from fraud and secure information?**

To protect personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards, secured files and buildings, as well as oversight of

our third- party service providers to ensure information remains confidential and secure.

### **How can I make sure my information is accurate, and use my individual rights?**

Keeping your account information accurate and up to date is very important. If your account information is incomplete, inaccurate or not current, please contact us at [tihcompliance@tihinsurance.com](mailto:tihcompliance@tihinsurance.com) or by calling 866-858-5158.

We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws. Please see additional information regarding what may be available under the California Consumer Privacy Act (CCPA). We will ask you to verify your identity to help us respond efficiently to your request.

Under non-U.S. data protection laws, you may have the right to complain to a data protection authority about our collection and use of your personal information.

### **1. How will Rushmore Underwriting Managers LLC notify me about online privacy practices updates?**

Rushmore Underwriting Managers LLC's Online Privacy Practices may be revised from time to time, so please review them periodically. Any changes will become effective when we post the revised Practices on the site (Please note the effective date listed at the top of this page). If we revise our Online Privacy Practices in a material way, we will provide a conspicuous notice on our website when any changes take effect.

### **2. How can I contact Rushmore Underwriting Managers LLC?**

If you have any questions or comments on our Online Privacy Practices, please contact us at: 561-440-4760