

GBL-032 (052019)

## **CONSUMER PRIVACY NOTICE**

Aspire General Insurance Company respects your right to privacy. We protect all personal information about you and your household obtained in the course of doing business with you. We have physical, electronic, and procedural measures in place that comply with legal standards to protect your personal information. The only employees who have access to personal information are those who must have it to serve you. This notice explains how we collect and use your personal information.

### **Personal Information We Collect**

Personal Information includes any identifying information about a consumer, such as:

- Name, residence address, e-mail address, phone number
- Age, marital status, occupation, social security number
- Driving record and claim history for you and any driver in your household
- Medical information, such as from an accident report
- Car make and model, license number, lender or lease agent

We collect personal information from a variety of sources, such as:

- From you in person, by phone, or over the internet
- From others, including your producer and insurance data banks when we investigate claims or verify accident history
- From forms you submit to us, such as applications, claims or policy updates
- From your transactions with us, our affiliates or others such as claims or policy updates
- From a consumer reporting agency, such as a Motor Vehicle Report to verify driving record, auto title, or license status for each driver in your household

If you visit or use the Aspire General Insurance Company website or one of our subsidiaries, we may use “cookies” (small files transferred from our website to your hard drive) to recognize repeat users, track usage and assist your access to and use of the site. We do not use “cookies” to gather personal information and we do not link cookies to identifiable information, such as your policy number. The “cookies” only enable you to use our website more easily.

### **How We Use and Disclose Personal Information**

We do not sell personal information or customer lists to anyone. We only disclose information about you as allowed or required by law. In those instances, we may disclose personal information without your prior consent. Our disclosures may include any personal information that is necessary to help others provide an insurance service on our behalf or to satisfy a lawful request.

We may disclose personal information we collect to:

- Consumer reporting agencies for the purposes of obtaining a loss report or a Motor Vehicle Report in order to determine eligibility for coverage or to process your requested transaction
- Service providers that assist us in underwriting, processing payments, or adjusting claims (including your insurance producer)
- Medical-care facilities or providers in order to process your claim and verify coverage
- Law enforcement or other government agencies as required by law or to prevent fraud
- Research organizations to conduct studies regarding claims results and insurance practices provided that no individual is identified in any study or report
- Insurance and financial companies affiliated with us, as identified below, for processing or marketing of our insurance related products or services
- Group policyholders for the purpose of reporting claims experience or for audit purposes

When we use Service Providers to help us with the services shown above, we make every effort to use Service Providers that agree to keep your information private and not use it for any other purpose. We do not share with or sell consumer information to third parties for marketing. We do not share credit information with anyone for marketing or for any other reason. We only

use medical information to process, evaluate, or defend claims. We do not share medical information without your prior consent.

We share personal information with insurance data banks that collect information about claim history, accident fault, and amounts paid. Insurance data banks may retain personal information and disclose it to other insurance companies and others legally entitled to see it.

A list of our affiliated companies is shown below. When we share personal information with affiliates, it is only the minimum necessary to contact you about new products or special offers. The law allows us to share your information with our affiliates for marketing purposes. We send current customers a privacy notice each year. If we change our practices, we will inform you promptly. We treat former customer information the same way as current customer information.

### **Your Right to Request Disclosure or Deletion of Personal Information**

You have the right to request that we disclose to you personal information we have collected. You also have the right to request that we delete personal information (subject to our right to retain that information under certain circumstances). The following types of personal information are subject to your right to request disclosure or deletion:

- (1) The categories of personal information we have collected about you and/or your household;
- (2) The sources from which the personal information was collected;
- (3) The business or commercial purpose for which we collected the information;
- (4) The categories of third parties with whom we shared your personal information; and
- (5) The specific pieces of personal information we have collected about you and/or your household.

You may exercise your right to request disclosure or deletion of personal information by sending a written request to:

Aspire Privacy Administrator  
P.O. Box 2426  
Rancho Cucamonga, CA 91729

You may also call our toll-free telephone number at (877) 789-4742 or by contacting us via our website at [customerservice@agicins.com](mailto:customerservice@agicins.com). Include with your request your full name, address, and policy number(s). Let us know what kind of information you want to see.

Please note that we are not required to provide you with personal information or delete information pursuant to a request more than twice in any 12-month period.

We will provide you with the requested information within 45 days of our receipt of your verifiable request. With respect to a verifiable request to delete personal information, if we dispute your right, we will respond to you not less than 45 days after our receipt of your verifiable request and provide the reasons why we are not required to delete your personal information as provided under applicable law.

If you see any mistakes, let us know and we will review it. If we agree, we will correct our files and send the correction to anyone that you ask who received the incorrect information from us in the past two years. If we disagree, you may file a short statement of dispute with us. Your statement will be included with any information we disclose in the future. We will also send the statement to anyone you ask who received your information from us in the past two years.

### ***Companies Affiliated with Aspire General Insurance Company***

Aspire General Insurance Services  
Aspire Claims Services

### ***For More Information***

Should you have further questions regarding our privacy policy, you may call us directly at 1-(877) 789-4742, you can e-mail us at [customerservice@agicins.com](mailto:customerservice@agicins.com) or you can write to us at:

Aspire General Insurance Company Consumer Affairs Dept.  
P.O. Box 2426  
Rancho Cucamonga, CA 91729