

PRIVACY POLICY

Effective Date: October 7, 2022

We respect your privacy and are committed to protecting it through our compliance with this privacy policy (the "Privacy Policy"). For purposes of the Privacy Policy, each of the terms "we," "us," or "our" refers to Fetch! platform, (hereinafter "Fetch"). Fetch is owned and operated through Liberty Mutual Insurance Company ("Liberty Mutual"), located at 175 Berkeley Street, Boston, MA 02116. Fetch includes the website www.fetchaquote.com and portions of other web pages and web content through which you have accessed this Privacy Policy, including, without limitation, through a tablet or other device that hosts our portal and mobile applications (collectively, the "Site").

The term "Insurance Providers" means the insurance companies that will be providing insurance quotes for you once you have submitted the required information through this Site.

The term "Merchant Partners" means the merchants and/or places of business (such as automobile dealerships) that may assist you with the submission of your information to this Site in order to obtain insurance quotes.

The term "Request" means an electronic submission of your information to an Insurance Provider after you have entered all data in the required fields on our Site necessary to generate a quote from an Insurance Provider.

This Privacy Policy describes information that we collect from you or that you provide on this Site and how that information may be used and disclosed by us. This Privacy Policy does not apply to information collected through any other medium, collected offline, or collected by any person or entity other than us (such as a third-party website or a third-party application).

By accessing, using or submitting information to this Site, you agree to be bound contractually by this Privacy Policy. While a representative of a Merchant Partner, for your convenience, may assist you with the submission of your information into this Site with your express permission, you understand and agree that you are still bound by this Privacy Policy.

INFORMATION WE COLLECT ABOUT YOU

We collect several types of information from and about users of this Site, including the information described below.

Personally Identifiable Information

In this Privacy Policy, personally identifiable information means information that identifies a particular individual or that can be used to distinguish or trace an individual's identity, either alone or when combined with personal or identifying

information that is linked or linkable to a specific individual ("Personally Identifiable Information"), such as an individual's name, date of birth, driver's license number, address, zip code, e-mail address, and phone number. We collect Personally Identifiable Information when you register to use our Site and fill out related information fields on our Site prior to your first use of our Site.

We will not collect any Personally Identifiable Information from you unless you voluntarily submit such information to us. Therefore, if you do not want us to obtain any Personally Identifiable Information about you, do not voluntarily submit such information to us. If you choose to withhold requested information, you may not be able to visit or view all sections of our Site or receive any of our services.

Non-Personally Identifiable Information

When you visit or browse our Site, or become a registered user of our Site, we may also collect information that by itself cannot be used to identify or contact you, such as demographic information (like age, profession or gender) ("Non-Personally Identifiable Information"). Non-Personally Identifiable Information may also include certain anonymous information about the type of browser you use, the server name and IP address through which you access the Internet (such as "aol.com" or "earthlink.net"), the date and time you access our Site, the pages you access while on our Site, and the Internet address of the website, if any, from which you linked directly to our Site. Non-Personally Identifiable Information is used to help us or our third party vendors to understand the characteristics of people who visit our website and to improve and market our website in general. In the event that we link any Non-Personally Identifiable Information with Personally Identifiable Information, we will treat such information as Personally Identifiable Information and only use such information in accordance with this Privacy Policy.

We will never, under any circumstance, collect data about your race or religion.

HOW WE USE YOUR INFORMATION

We use your information, including any Personally Identifiable Information, to:

- Confirm and complete transactions requested by you (including sharing information with Insurance Providers);
- Provide customer support (including, without limitation, respond to your requests, troubleshoot and resolve problems and disputes);
- Contact you to verify the information you provide to us;
- Protect the security and integrity of this Site;
- Conduct internal reviews of this Site and administer this Site's systems;
- Comply with, monitor compliance with and enforce this Privacy Policy and any other applicable agreements and policies;
- Develop, enhance and market our products and services;
- Manage our business and operations;
- Provide evidence to Insurance Providers to validate our request for compensation from them;

- Meet legal and regulatory requirements;
- Provide administrative communications to you; and
- For other purposes as may be disclosed when you provide Personally Identifiable Information or in this Privacy Policy.

DISCLOSURE OF PERSONALLY IDENTIFIABLE INFORMATION

We may disclose Personally Identifiable Information:

- To any person who is authorized to receive your Personally Identifiable Information as your agent, including as a result of your business dealings with that person (for example, your attorney or the finance department of the auto dealership from where you used or accessed our Site);
- To our independent contractors and third party vendors or suppliers (collectively, “Outside Contractors”) so that they may provide support for our internal and business operations, including for the handling of data processing, data storage, surveys, research, internal marketing, delivery of promotional and transaction materials, and this Site’s maintenance and security. These Outside Contractors may sometimes have limited access to information collected on our Website, including your Personally Identifiable Information, in the course of providing products or services to us or to you on our behalf. Access to your Personally Identifiable Information by these Outside Contractors is limited to the information reasonably necessary in order for the Outside Contractors to perform their limited function for us. We also require that these Outside Contractors (i) protect the privacy of your Personally Identifiable Information in a manner consistent with this Privacy Policy, and (ii) not use or disclose your Personally Identifiable Information for any purpose other than providing us with the products or services for which we contracted;
- As permitted or required by law or ordered by a court, regulatory, or administrative agency;
- If requested by authorities in the event of any act of terrorism or instance of local, regional or national emergency;
- To enforce this Privacy Policy and any other applicable agreements and policies;
- If we have the good faith belief that such action is necessary to conform to applicable laws or comply with legal process served on us, or to protect and defend our rights or property or the rights or property of a user of this Site;
- To third party vendors who may be able to offer you products or services that we believe are of importance to you;
- In connection with any future merger, acquisition, disposition, or sale of all or part of the ownership of our company; and
- To our affiliated companies (i.e., companies under common control or management with us).

Aggregation and De-Personalization

We may take your Personally Identifiable Information and make it non-personally identifiable, either by combining it with information about other individuals (aggregating your information with information about other individuals), or by removing

characteristics (such as your name) that make the information personally identifiable to you (de-personalizing your information).

We may use and/or disclose to third parties such aggregate or de-personalized information in any manner and without notice or compensation to you.

Requests for Quotes and Services from Insurance Providers

Certain portions of this Site may allow you to request a quote, services or information from one or more third parties, such as the Insurance Providers. If you provide your Personally Identifiable Information on the Site and request a quote, services or information from the Insurance Providers, we may share, loan, rent or sell your Personally Identifiable Information to the Insurance Providers that we match with your Request, your current insurance provider, or to other third parties that may match you with an insurance company not in our network of Insurance Providers. In addition, the Insurance Providers and such third party may further disclose, share and use any Personally Identifiable Information provided by you in connection with your Request. If you make a Request, you expressly consent to such disclosure and use of your Personally Identifiable Information. If you do not want your Personally Identifiable information shared as described above, then you should not submit a Request.

FOR THE AVOIDANCE OF DOUBT, THIS PRIVACY POLICY DOES NOT GOVERN THE MANNER IN WHICH INSURANCE PROVIDERS OR OTHER THIRD PARTIES USE YOUR PERSONALLY IDENTIFIABLE INFORMATION. BEFORE ENTERING ANY DATA ON THIS SITE, YOU MUST READ THE PRIVACY POLICIES OF THE APPLICABLE INSURANCE PROVIDERS AND AGREE TO BE BOUND THEREBY.

If you submit a Request, Insurance Providers may either provide a quote on our Site and/or contact you directly with quotes via phone, text, fax, mail and email. You may receive telemarketing calls as a consequence of submitting a Request on this Site, even if you are on the national Do Not Call registry or any other Do Not Call registry. To the extent that you wish to opt-out from receiving future marketing communications from an Insurance Provider, you must comply with the applicable Insurance Provider's policies regarding opt-out procedures.

If you are matched with an Insurance Provider, you expressly consent to the Insurance Provider's conducting any research necessary to provide you with quotes for your Request. Insurance Providers may need to share your Personally Identifiable Information to conduct such research. As an example, if you request insurance quotes, consumer reports and/or driving records may be ordered in connection with your insurance application. Such reports may provide information that may assist in determining eligibility for insurance and the price you may be charged for insurance. In addition, Insurance Providers may use third parties in connection with the development of an "insurance score" for you. If you do not want Requested Service Providers to conduct necessary research to provide you with a quote for your Request, then you should not submit a Request. However, please carefully review the privacy policy of the applicable Insurance Provider to better understand the manner in which such Insurance Provider may use your Personally Identifiable Information.

If Insurance Providers request additional data from you other than the information you submitted through our Site, you understand that this additional data may increase or

decrease the price of the quote they provide. We do not guarantee the quotes offered by the Insurance Providers and are not liable in the event that the quote increases after additional information has been submitted to the Insurance Providers.

Please note that if you submit a Request on this Site and we share your information as described above in connection with your Request, you will not have the opportunity to opt out of the disclosure of your information in connection with that Request.

INFORMATION YOU DISCLOSE TO THIRD PARTIES

You may be presented with an opportunity to receive information and/or marketing offers from third parties in connection with this Site. All information you disclose to such third parties will be subject to the privacy policy and practices of such third parties. We are not responsible for the privacy policies and practices of such third parties and, therefore, you should review the privacy policies and practices of such third parties prior to disclosing information to them. If you later decide that you no longer want to receive communications from a third party, you will need to contact that third party directly.

OTHER WEB SITES, LINKS, AND ADVERTISERS

This Site contains links to other web sites. We reserve this right to have advertisers or other third parties on this Site (including, without limitation, Insurance Providers) who may also have links on this Site and may link to this Site. The privacy practices of advertisers or web sites linked to this Site are not covered by this Privacy Policy, and we are not responsible for the privacy practices or the content of such web sites or third parties. Additionally, if you make a purchase from a store or merchant listed on or linked to this Site, any information that you give, such as your credit card number and contact information, is provided to those merchants. These merchants have separate privacy and data collection practices, and we have no responsibility or liability for these independent policies. You should be careful to review any privacy policies posted on any of these sites before signing up with and using them.

SECURITY

Information collected by this Site is stored in secure operating environments that are not available to the public. Our employees or Outside Contractors are required by us to maintain and uphold your privacy and security and are aware of our privacy and security policies. Unfortunately, no data transmission over the Internet can be guaranteed 100% secure. As a result, while we strive to protect your personal information, WE CANNOT ENSURE OR WARRANT THE SECURITY OF ANY INFORMATION YOU TRANSMIT TO US, AND YOU DO SO AT YOUR OWN RISK.

NO LIABILITY FOR ACTS OF THIRD PARTIES

Although we will use reasonable efforts to safeguard the confidentiality of your Personally Identifiable Information (including credit card information), transmissions made by means of the Internet cannot be made absolutely secure. We will have no liability for disclosure of information due to errors in transmission or unauthorized acts of

third parties. In addition, we will release specific information about you to comply with any valid legal process such as a search warrant, subpoena, statute or court order. We will also release specific information in special cases, such as if there is an attempted breach of security or a physical threat to you or others. Please note that if you give out Personally Identifiable Information online — that information can be collected and used by third parties. Although we strive to protect our users' privacy, we cannot guarantee the security of information you provide to us. You disclose such information at your own risk.

MINORS

This Site is directed toward and designed for use by persons aged 18 or the age of majority in the jurisdiction in which you reside. We will not approve applications of, or establish or maintain accounts or memberships for, any child that we know to be under the age of 18. We do not solicit or knowingly collect Personally Identifiable Information from children under the age of 18. If we nevertheless discover that we have received Personally Identifiable Information from an individual who indicates that he or she is, or that we otherwise have reason to believe is, under the age of 18, we will promptly delete such information from our systems. Additionally, a child's parent or legal guardian may request that the child's information be corrected or promptly deleted from our files by contacting our Privacy Office at the telephone number or address set out below.

CHANGES TO THIS PRIVACY POLICY

This Privacy Policy is subject to change. Fetch reserves the right to update, amend and/or change this Privacy Policy at any time in its sole discretion. Updates to this Privacy Policy will be posted on this Site and will take effect immediately once accessible. You are responsible for reviewing this Privacy Policy to stay informed of any changes or updates.

CALIFORNIA CONSUMER RIGHTS UNDER CALIFORNIA CONSUMER PRIVACY ACT

The California Consumer Privacy Act ("CCPA") provides California consumers with specific rights regarding personal information. California consumers have the right to request that Fetch disclose what personal information it collects, uses, discloses, and sells. Our response to your exercise of rights may be limited as permitted under law.

Access or Deletion

You may have the right to request that Fetch disclose certain information to you about our collection and use of your personal information in the twelve (12) months preceding such request, including a copy of the personal information we have collected. You also may have the right to request that Fetch delete personal information that Fetch collected from you, subject to certain exceptions. Once Fetch receives and verifies your consumer request, we will delete your personal information from our systems, unless an exception applies.

Specifically, you have the right to request that we disclose the following to you, in each case, in the twelve (12) month period preceding your request:

- the categories of personal information we have collected about you;
- the categories of sources from which the personal information was/is collected;
- our business or commercial purpose for collecting personal information;
- the categories of third parties with whom we share personal information;
- the specific pieces of information we have collected about you;
- the categories of personal information about you, if any, that we have disclosed for monetary or other valuable consideration, and the categories of third parties to which we have disclosed the information, by category or categories of personal information for each third party to which we disclosed the personal information; and/or
- the categories of personal information about you that we disclosed for a business purpose.

Exercising Access and Deletion Rights

To exercise the access or deletion rights described above, a verifiable consumer request may be made to Fetch by either:

- Calling: 800-344-0197
- Email: privacy@libertymutual.com
- Mail: 175 Berkeley St., 6th Floor Boston, MA 02116
Attn: Privacy Office

Limited personal information will be required for verification purposes. The specific elements may vary depending on the nature of your relationship with Fetch, but will typically include name, address, phone number, date of birth, and a description of your relationship with Fetch.

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

A California consumer may use an authorized agent to submit a right to know request or a request to delete. Fetch may require the authorized agent to provide proof that the consumer gave the agent signed permission to submit the request. To use an authorized agent, the California consumer must provide the agent with written authorization. In addition, the California consumer may be required to verify their own identity with Fetch and we may ask you to directly confirm that you provided the authorized agent permission to submit the request.

We may deny a request from an agent that does not submit proof that they have been authorized by the California consumer to act on their behalf. Such requirements, however, will not apply where a California consumer has provided the authorized agent with power of attorney pursuant to Cal. Prob. Code Sections 4000 to 4465. For any questions regarding an authorized agent request, please contact us as described in the contact section below.

You may only make a verifiable consumer request for access or deletion twice within a twelve (12) month period. The verifiable consumer request must provide sufficient information that allows Fetch to reasonably verify that you are the person about whom Fetch collected personal information or an authorized representative of such person; and describe your request with sufficient detail that allows Fetch to properly understand, evaluate, and respond to it. If Fetch is unable to verify you based on the information you have provided and the information contained in our systems, Fetch will advise you that we cannot complete your request based on inability to verify you.

Response Timing

Fetch endeavors to respond to a verifiable consumer request within forty-five (45) days of its receipt. If more time is needed, Fetch will inform you of the reason and extension period in writing.

Rights to opt in and out of information selling

California consumers have the right to direct businesses not to sell your personal information (opt-out rights), and personal information of minors under 16 years of age will not be sold, as is their right, without their or their parents' opt-in consent. Fetch does not sell the personal information of consumers. Fetch will not knowingly sell personal information about consumers who we know are younger than 16 years of age without opt-in consent.

No discrimination

You have the right not to be discriminated against for exercising any of your CCPA rights. Unless permitted by the CCPA, Fetch will not:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including through granting discounts, other benefits, or imposing penalties;
- Provide you a different level or quality of goods or services; and/or
- Suggest that you may receive a different price or rate for goods or services, or a different level or quality of goods or services.

How to Contact Us:

You can submit requests, seek additional information, or obtain a copy of our Privacy Policy in an alternative format by either:

Calling: 800-344-0197

Email: privacy@libertymutual.com

Mail: 175 Berkeley St., 6th Floor Boston, MA 02116

Attn: Privacy Office

For all other matters other than Privacy, please call 804-401-4488 or email us at affinitydealerprogram@libertymutual.com.

