



PRIVACY NOTICE

Last Modified: June 5, 2024

Welcome to Evertree Insurance. This privacy notice governs your access to and use of our websites that link to this notice, such as the <https://evolving.evertreeinsurance.com> site (all of these sites, including all pages, content, features, and functionality are referred to collectively in this privacy notice as the "Site").

PLEASE READ THIS PRIVACY NOTICE CAREFULLY BEFORE YOU USE THE SITE OR OTHERWISE INTERACT WITH US. BY USING OR ACCESSING THE SITE, YOU EXPRESSLY AGREE TO OUR COLLECTION, PROCESSING, AND USE OF YOUR INFORMATION AS SET FORTH IN THIS PRIVACY NOTICE. IF YOU DO NOT AGREE WITH THE FOLLOWING TERMS, DO NOT USE OR ACCESS THE SITE AND DO NOT PROVIDE US WITH ANY INFORMATION THROUGH THE SITE.

1. OUR COMMITMENT TO PRIVACY

The Site is owned and operated by Evertree Insurance LLC (which, together with any corporate parents, subsidiaries, and/or affiliates, we refer to as "Evertree," "us", "we," or "our" throughout this privacy notice). References to "you" and "your" mean you as a visitor to and user of the Site and/or as the party whose personal information we may collect and use in accordance with this privacy notice.

We take the personal privacy of users of the Site seriously. This privacy notice explains:

- What personal information we collect
- Why we collect that personal information and how we use it
- Where and from whom we collect personal information
- When and with whom we may share the personal information we collect, and
- Your choices and rights regarding our personal information practices.

This privacy notice applies only to information provided and collected through your use of the Site, and does not apply to information that you may provide to us through other means (including, for example, information you may provide to us in connection with an employment or prospective employment relationship).

We may provide you with supplemental or additional privacy notices on specific occasions when we collect or process personal information from or about you. On those occasions, it is important that you read this privacy notice together with all such other notices, so that you can be fully aware of how and why we are using your personal data. This privacy notice supplements all other and additional privacy notices and disclosures, and is not intended to override any of them (and vice versa).

2. CHANGES

Because of changes in technology and practices, this privacy notice may change from time to

time. We will post any changes we make to this privacy notice on this page, and we will provide



you notice of such changes if and when required by applicable law. Any changes will be effective when the updated privacy notice is posted.

It is your responsibility to check this page for updates. You will be able to determine when the privacy notice was last updated by referring to the “Last Modified” date at the top. By using the Site and/or providing us with any personal information after we post any changes to this privacy notice, you agree to accept those changes, whether or not you have taken the time to review them.

3. THE PERSONAL INFORMATION WE COLLECT AND USE

A. General

The term personal information refers to any information about an individual that can be used to identify that individual. It does not include any anonymous or anonymized data that cannot be used to identify a specific person. The following table describes how we may collect, use, store, and transfer different categories of personal information.

Categories of Personal Information We Collect in this Category	Business and/or Commercial Purpose for Collection	Retention Period
1. Identifiers	Name, address, email address, phone number, IP address	• Providing insurance quotes
		• Managing client and prospect relationships, including communicating with clients via email, phone, and text
		• Providing advertising and marketing to clients and prospects
		• Internal research and data analytics purposes
		Information may be retained for the duration of our business or prospective business relationship, plus an additional period determined by our data retention policy
2. Personal Characteristics	Age (birthdate), gender, marital status, physical characteristics	• Providing insurance quotes
		• Managing client and prospect relationships, including communicating with clients via email, phone, and text
		• Providing advertising and marketing to clients and prospects
		• Internal research and data analytics purposes
		Information may be retained for the duration of our business or prospective business relationship, plus an additional period determined by our data retention policy
3. Commercial information	Records of personal property, requests for insurance quotes	• Providing insurance quotes
		• Managing client and prospect relationships, including communicating with clients via email, phone, and text
		• Providing advertising and marketing to clients and prospects
		• Internal research and data analytics purposes
		Information may be retained for the duration of our business or prospective business relationship, plus an additional period determined by our data retention policy
4. Internet or other similar network activity	Browsing history; search history; or information on	



interaction with our site and advertisements. • Internal research and data analytics purposes
Information will be retained for the period determined by our data retention policy.

Information collected through third-party cookies (i.e., by our analytics providers) will be

Categories of Personal Information We Collect in this Category	Examples of Personal Information Collected Business and/or Commercial Purpose for Collection Retention Period retained in accordance with the information retention practices of the third party
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Regarding our data retention periods, we will only retain your personal information for as long as necessary to fulfil the purpose(s) for which it was collected, including to satisfy any legal, accounting, or reporting requirements. Our practice is to maintain data retention policies in line with industry standards.

B. Additional Uses of Personal Information

In addition to the business and commercial purposes for which we collect and use personal information as described above, we may use any of the personal information we collect for the following purposes:

- Legal Matters – We will use personal information as necessary to respond to law enforcement requests and as required by applicable law, court order, or governmental regulation, as well as to enforce our rights and remedies and defend against legal claims.
- Security – We may use personal information for safety and security purposes, including detecting, preventing, and responding to fraud, intellectual property infringement, violations of the Site’s terms of use, violations, of law or other misuse of the Site, and to otherwise maintain and improve the safety, security, and integrity of our Site and our business.
- Business Transactions – We may use personal information as necessary for us or others to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets in which personal information is among the assets transferred or is otherwise material to the transaction.

We will not use your personal information for any purpose that is not reasonably necessary to nor compatible with the purposes set forth in this privacy notice (or any other notice or policy provided to you when we collect such information), unless we obtain your consent to do so.

C. Sensitive Personal Information

We do not collect or use information that is or may be considered “sensitive personal information” or “sensitive data” as defined in applicable privacy laws, such as details about your financial accounts, your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health, or information about criminal convictions and offenses. To the extent we do obtain any so-called sensitive personal information, we do not use that information for purposes of profiling or inferring characteristics about the person with respect to whom it was collected.

4. SOURCES OF PERSONAL INFORMATION



We collect personal information from the following sources:

- **Directly From You** – We receive personal information directly from you when you choose to provide it, including through our online forms, by phone, by email, and in person. For example, our Site includes “Contact Us” and “Get a Quote” features that allow you to reach out to us with inquiries.
- **Third Parties** – We may receive personal information about you from third parties. For example, we use third-party sources to gather information on insurance rating characteristics such as household details, vehicle information, and driver history.
- **Automatically Collected Information** – We may automatically collect certain device and browsing information when you use the Site. We may collect this device and browsing information using analytics tools such as “cookies,” which are small text files that the Site saves on your computer or mobile device, or similar technologies. For more information, see the “COOKIES; DO NOT TRACK” section below.

5. WHEN AND WHY WE DISCLOSE PERSONAL INFORMATION

We may disclose personal information as follows:

- **Insurance Carriers** – We provide our Site to provide quotes for insurance products and services written by the insurance carriers with whom we partner. Accordingly, if you contact us through the Site, we may forward your inquiry, or some or all of the personal information you include with your inquiry, to one of the insurance carriers we work with so that they may respond. Please note that if you use our Site to inquire about or obtain an insurance quote, you are authorizing us to provide the relevant information to carriers and agents so that they can provide you with the applicable products and services. We cannot control how any carriers or agents with whom we share your information for policy processing and administration purposes may further use your information, and we do not accept any responsibility for how they may use it. You should review the applicable insurance carriers’ and providers’ privacy policies for more information.
- **Service Providers** – We may engage third-party service providers to assist us in managing, marketing, and providing the Site. We will accordingly provide personal information to these service providers as necessary for them to perform the relevant service. We provide our service providers only with the information that they need to perform their respective services, and work with them to respect and protect your privacy.
- **Marketing Partners** – We may share your information so that we may provide you with periodic mailings, or may contact you via the telephone, regarding products, services, or events. If you do not wish for us to share your information in this manner, please let us know by contacting us at info@evertreeinsurance.com
- **Analytics Providers** – We share personal information with data analytics platforms, to compile statistics about Site users and evaluate and perform analytics and Site improvements.
- **Consent** – We will also share personal information if we have your express “opt-in” consent to do so.
- **Reorganizations** – We may share information in connection with, during negotiations of, or as a part of the closing of, any merger, sale of company assets, financing or acquisition of all



or a portion of our business to another company, whether as a going concern or as part of bankruptcy, litigation or similar proceeding, in which personal information about

the users of our Site is among the assets transferred.

- Other Disclosure – We will share personal information if we believe that such action is appropriate to (1) comply with law, regulations, legal process or governmental request, (2) enforce any terms of use applicable to the Site, including potential violations, (3) detect, prevent or otherwise address fraud, security or technical issues, or (4) otherwise protect the rights, property or personal safety of us, our employees, Site users or others.

6. COOKIES; DO NOT TRACK

A. Information Collected through Cookies and Similar Files

When you use the Site, we may store some information on your computer in the form of a “cookie” or similar file. “Cookies” are small data text files that are either used for the duration of a session (“session cookies”) or saved on a user’s hard drive (“persistent cookies”). Session cookies identify users logging onto the Site, and these cookies are deleted from the user’s server soon after the session ends and are not collected or saved. Persistent cookies will be saved on your server, and will recognize you when you return to the Site, store user preferences, and analyze user behavior. Like other automatically collected data, information collected through cookies is not used to personally identify you. We use this information for analytics purposes and to understand how users navigate and use our Site, to identify and fix errors, and to enable and support security features, prevent fraud, and protect our Site.

B. Opting Out

Most web browsers automatically accept cookies, but you can usually change your browser’s settings to prevent that or to notify you when a cookie is being placed on your browser. Because each browser is different, you should look at your browser’s “Help” menu to learn how to modify these settings. If you do disable cookies this may make your experiences on the Site less efficient.

C. Do Not Track

Currently, certain browsers, including Google Chrome, Safari, Firefox, and Edge, offer a “do not track” (DNT) option. This option, using a technology known as a DNT header, sends a signal to websites visited by a user about the user’s DNT preference, if any, set on the browser. If you activate DNT, we cannot currently commit to responding to your browser’s DNT signals, because no common industry standard for DNT has been adopted by industry groups, technology companies, or regulators.

7. YOUR RIGHTS AND CHOICES

A. General

Depending on the jurisdiction in which you live, you may have the rights described below regarding our collection and use of your personal information.

- Providing Personal information is Your Choice – You can browse our Site without providing us with any personal information, other than browsing data (which we will not



attempt to link with other personal information). However, if you choose to use our Site to engage with us, such as by requesting a quote or otherwise interacting with us, you will be required to provide us with the personal information necessary for us to respond to your inquiry. If you do not want to provide us with personal information, we may not be able to conduct business with you or provide you with requested information.

- **You Have the Right to Opt Out of Certain Communications** – You can ask us to stop sending you marketing and other promotional materials at any time by following the opt-out links in the applicable messages, or by contacting us at any time at info@evertreeinsurance.com. Please note that when you opt out of marketing messages, we may still need to contact you regarding outstanding inquiries, as required by law, or regarding legal matters. However, we will not send you marketing communications after you have opted out of receiving them.
- **You Have the Right to Access and Obtain a Copy of Your Personal Information** – You have the right to confirm whether we are processing your personal information and, if so, to access certain details about the specific items of personal information we have collected about you. If you request a copy of your personal information, you have the right to receive it in a portable and, to the extent technically feasible, readily-usable format that allows you to transmit the data to another party without undue difficulty.
- **You Have the Right to Correct Your Personal Information** – If you believe any personal information we have about you is incorrect, you can contact us to request that we make the appropriate edits to correct that information.
- **You Have the Right to Request Deletion of Your Personal Information** – As noted above, we have standard retention practices with respect to the personal information we collect. If you would like to request any earlier deletion of your personal information, you may do so. Please note that we may not be able to completely remove personal information in certain circumstances. This will be true if the data is not in a searchable format, or if it is retained in backup systems or in cached or archived pages. We also may not be able to delete personal information to the extent it is necessary to conduct active and ongoing business with you, if we are required by law to retain it, or if keeping the information it is necessary to comply with our legal obligations, resolve disputes, prevent fraud or future abuse, or otherwise enforce our rights.
- **You Have the Right to Non-Discrimination** – We will not discriminate against you for exercising your privacy rights.

B. Limitations

Each of the rights set forth above may be subject to certain limitations as set forth in applicable law. Your rights may depend on your state of residence, as different states have adopted privacy laws that provide for specific rights and remedies applicable solely to residents of such states.

C. Exercising Your Rights

To exercise any of the above rights, or if you have any questions regarding our practices regarding personal information, please contact us at info@evertreeinsurance.com. Please note that we may be required to request information from you to verify your identity in connection with any such request, as a security measure to ensure that your personal information is not disclosed to any person who has



no right to receive it. If you make any request to exercise your rights, we will respond within the time period required by law (or if no time period is required, within a reasonable period of time). If we are unable to comply with your request, we will inform you of this. If you do not agree with any action we have taken following a request to exercise your rights, or otherwise object to our handling of your personal information, you may have the right to appeal or to raise your objection with your state's regulatory authority. We would, however, appreciate the opportunity to address your concerns directly before you approach a regulatory authority, so please contact us in the first instance at info@evertreeinsurance.com.

D. Rights Applicable to California Residents

If you are a California resident, please see the Supplemental Information for California Residents, below.

8. THIRD PARTY SITES AND SOCIAL SHARING SERVICES

Our Site may include links to other websites. We do not control the privacy practices of any third parties, and if you submit personal information to any of those sites, their collection and use of your information is governed by their privacy policies, which differ from ours. We encourage you to carefully read the privacy notice of any website you visit. We also cannot control any third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content served to you on another site, you should contact the responsible provider directly.

Our Site may offer social network and similar sharing features, such as Facebook, X (Twitter), YouTube, Instagram, and similar buttons, which let you share information related to the Site through your preferred social media platforms. The Site may also link to review sites, such as Google reviews, to enable you to post and review information about our business on those sites. If you permit a connection between our site and your social network page(s), or any review pages, we (and the social network/review site) may be able to identify you, and associate the information we (and they) receive with information we (and they) already have about you. In addition, depending on how you use those features and your settings with the social network provider(s) or review sites, the information you share will be available to others, including your friends and/or the public. For more information about how your information may be shared through those social networks and review sites once it is provided to them, you should review the privacy policies of those social networks and sites.

9. DATA SECURITY

In order to prevent unauthorized access to or disclosure of any personal information you provide to us, we have put into place standard physical, electronic and managerial procedures to safeguard and secure the information we collect such as firewalls and data encryption. However, no measures are foolproof, and no electronic data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we believe that we use reasonable measures to protect personal information, we cannot ensure or warrant the security of any information transmitted or otherwise provided to us or received from us.



10. A NOTE ABOUT CHILDREN'S ONLINE PRIVACY

The Site is not structured to attract anyone under the age of 13, and we do not knowingly collect personal information from children under the age of 13. If you are a parent or guardian who believes your minor child has accessed this Site and provided us with any personal information, please contact us at info@evertreeinsurance.com to have this information deleted from our records.

11. SUPPLEMENTAL INFORMATION FOR CALIFORNIA RESIDENTS

This section of our privacy notice applies only to residents of California (who are also referred to as “you” or “your” in this section). This information is being provided as required by the California Privacy Rights Act of 2020 (which amended and replaced the California Consumer Privacy Act of 2018, and is referred to as the “CPRA”). Any terms defined in the CPRA (such as “personal information,” “consumer,” “service provider,” “contractor,” “third party,” “sale/sell,” and “share”) will have the meaning given to such terms in the CPRA when used in this section.

A. The Categories of Personal Information We Collect

For purposes of the CPRA, Section 3 of this privacy notice (THE PERSONAL INFORMATION WE COLLECT AND USE) describes the categories of personal information we have collected during the preceding 12 months (by reference to the categories identified in the CPRA), our business and/or commercial purpose for collecting and using that information, and our retention period for that personal information (or, the criteria used to determine the retention period). We do not collect any categories of personal information defined as “sensitive personal information” in the CPRA because we do not use any such information for the purpose of inferring characteristics about the person with respect to whom it was collected.

B. Sources of Personal Information We Collect

For purposes of the CPRA, Section 4 of this privacy notice (SOURCES OF PERSONAL INFORMATION) describes the categories of sources of the personal information we collect.

C. Disclosure of Personal Information

For purposes of the CPRA, Section 5 of this privacy notice (WHEN AND WHY WE DISCLOSE PERSONAL INFORMATION) describes the categories of service providers, contractors, and third parties to whom we may disclose personal information. When we disclose information to service providers, contractors, and third parties in the circumstances noted above, we enter into agreements with those third parties that describe the purposes for which the personal information may be used and that require the other party to keep that personal information confidential.

The CPRA contains certain requirements relating to the selling or sharing of personal information. For purposes of the CPRA:



- “Selling” personal information is defined as selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating a consumer’s

personal information to a third party for monetary or other valuable consideration; and

- “Sharing” is defined as sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating information with third parties for cross-context behavioral advertising, whether or not for monetary or other consideration. “Cross-context behavioral advertising” in turn is defined as targeting or advertising to a consumer based on the consumer’s personal information obtained from the consumer’s activity across businesses, distinctly-branded websites, applications, or services, other than Evertree’s distinctly-branded website, application, or service with which you have intentionally interacted.

We do not sell or share any personal information as defined in the CPRA. We note the following to help you better understand why some information disclosures are not considered sales or sharing of information, and accordingly will not be subject to any opt-out right provided by the CPRA.

- As described in this privacy notice, we disclose information to our service providers and contractors who need the information in order to perform contracted services for us. As stated above, we enter into agreements with each service provider that limit the purposes for which the personal information may be used and that require the third party to keep that personal information confidential. With these protections, these transfers are not considered “sales” under the CPRA.

- In addition, if a consumer uses or directs a business to intentionally disclose personal information to a third party, or uses a business to intentionally interact with a third party, then disclosing personal information to that third party is not considered a “sale” under the CPRA. This applies to many circumstances where we acquire or disclose personal information as between us and the insurance carriers with whom we work. For instance, if a prospective client provides its contact information on our website and requests information about an insurance quote, we may disclose the consumer’s personal information to our carriers to obtain the requested information. This transfer of information would not be considered a “sale” pursuant to the CPRA, because the consumer is intentionally directing us to allow the interaction with the carrier.

You can disable certain personal information from being collected by targeting cookies on our Site by updating your cookie preferences. For more information about our use of cookies and your options, see Section 6 of this privacy notice (COOKIES; DO NOT TRACK).

D. Rights Applicable to California Residents

For purposes of the CPRA, you have the following rights with respect to your personal information. Please note that your rights are subject to limitations and exceptions set forth in the CPRA:

- Right to Know – You have the right to ask us to provide you with information about our collection and use of your personal information over the past 12 months.
- Right to Access (Data Portability) – You have the right to ask us to provide you with copies of personal information that we have collected about you, in a portable and readily-usable



format. Please note that access requests may be made free of charge up to twice in any 12-month period.

- Right to Request Deletion – You have right to ask us to delete personal information about you that we have collected and retained.
- Right to Correct – If you believe any personal information we have about you is incorrect, you have the right to request that we rectify any inaccuracies.
- Right to Non-Discrimination and Non-Retaliation – You have the right not to be discriminated or retaliated against for exercising any of your CPRA rights.
- Right to Opt Out of Sales or Sharing (for Cross-Context Behavioral Advertising) – You have the right to ask us not to sell or share (for cross-context behavioral advertising) your personal information.

To exercise any of the rights described above, you must submit a verifiable consumer request to us. You can do so by emailing us at info@evertreeinsurance.com or calling us at 757-248-5973.

Only you, or a person registered with the California Secretary of State that you expressly authorize to act on your behalf, can make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

We cannot respond to your request or provide you with information if we cannot identify you or confirm your authority to make the request, so any request will require you to provide sufficient information to allow us to reasonably verify your identity and/or the identity and authorization of your agent (if applicable). We will only use any personal information provided in a verifiable consumer request to verify the requesting party's identity or authority to make the request. The information requested to verify your identity, or the identity and authorization of your agent, is dependent on your relationship with Evertree and the type of information available to us.

We will respond to any verifiable consumer request in the manner and within the timeframes required by the CPRA. If your request is denied, you may have the right to appeal the denial in accordance with the instructions provided to you when the denial is made.

In addition to the CPRA, California's "Shine the Light" law permits California residents to request certain details about our disclosure of their personal information to third parties for those third parties' own direct marketing purposes. If you are a California resident and you would like to make such a request, please contact us at info@evertreeinsurance.com. Please note that there are legal limits on how often you can make such a request, and we are only obligated to respond to one information request per customer per year.