

Effective Date: September 28, 2021

Last Reviewed on: September 28, 2021

CoverTree Privacy Statement

CoverTree Inc (“CoverTree” or “we” or “us”) respects your privacy and is committed to protecting it. This Privacy Statement, together with all related/linked information, documents and the Terms of Use [[HYPERLINK TO TERMS OF USE PAGE](#)], describes the personal information we collect from you or that you may provide to us when you visit our website www.covertree.com (the “Site”) or which we otherwise gather in connection with services, products, applications offered by CoverTree.

Key, non-exhaustive points about our information practices are summarized below, followed by comprehensive explanations of each subject.

- **Collection.** We collect information about you, such as identifying information (e.g., name, date of birth), payment data, current and past employment information and demographic information (for job applicants), and contact information (e.g., e-mail address, telephone number). [See below to learn more.](#)
- **Use.** We use your information to improve the quality, safety, and security of our products and services, to develop new products and services, for marketing, including marketing tailored to your interests and preferences, and to develop a business relationship with you. [See below to learn more.](#)
- **Sharing.** We share your information to provide you with products and services, to improve the quality, safety, and security of products and services, to comply with applicable law, to respond to your requests, and to allow recipients to use it for marketing or other purposes, subject to your consent where required. [See below to learn more.](#)
- **Data Security.** We use reasonable administrative, technical and physical security to protect the personal information we retain. [See below to learn more.](#)
- **Choices.** You have choices regarding how we use and share your information for marketing and other purposes. [See below to learn more.](#)
- **Children’s Privacy.** We do not target or knowingly collect any information from children under the age of majority. [See below to learn more.](#)
- **California Privacy Rights.** If you are a California resident, you have additional rights regarding your control and access to the data we collect from you. [See below to learn more.](#)

- **Changes.** We will notify you of any material changes by posting the updated version of this Privacy Statement and taking other steps as needed. [See below to learn more.](#)
- **Contact Us.** Please contact us at legal@covertree.com or (877) 417-8733 if you have any questions or concerns regarding our data handling practices. [See below to learn more.](#)

INFORMATION WE COLLECT ABOUT YOU AND HOW WE COLLECT IT

The personal information we collect depends on how you interact with us, the products you purchase, and the choices you make. We collect personal information about you from different sources and in various ways.

Information You Provide to Us. CoverTree collects information you provide directly to us on the Site, via email, or through your communications or interactions with us. This includes, but is not limited to, the following:

- **Identifying information**, such as your full name, gender, date of birth, and signature.
- **Contact information**, such as your home address, telephone numbers, and email addresses.
- **Residence information**, such as your home residency status, home insurance status, and home community status.
- **Payment data**, such as payment method, credit or debit card numbers, and other payment or billing information if you provide it to us.
- **Preferences**, such as your preferences for communication, language, and time zone.
- **Security**, such as passwords, security questions, usernames when you create an account with us.

Information from Other Sources. CoverTree may receive information about you if you use any other websites affiliated with CoverTree or from information you post on or submit to the Site. CoverTree may also receive your information from third party marketing companies that we use to provide you with information concerning our products, service offerings and other information.

Information We Collect through Automatic Data Collection Technologies.

As you navigate through and interact with the Site, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- **Information Automatically Collected via the Site.** When you visit the Site, CoverTree automatically collects certain technical information from your browser, such as the internet protocol (IP) address used to connect your computer to the internet, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform, and other data about your visit to the Site.
- **Information Collected Using Cookies.** Cookies are data files created when you visit a website and those files are stored locally (on your device). When visiting the Site, we may use both session Cookies (which expire once you close your web browser) and persistent Cookies (which stay on your computer until you delete them) to make your experience on the Site more personal and interactive. Information collected may include websites you visited before browsing the Site, pages you viewed on the Site, number of times you accessed the Site, how long you spent on the Site, and other web traffic data. You may be able to disable the use of Cookies (or disallow the use of Cookies on specific websites) by adjusting your web browser settings. CoverTree's Site is hosted by a third-party platform, Amazon Web Services (AWS). For more information about AWS's platform and their Cookie and privacy policy, please visit <https://aws.amazon.com/privacy/>.
- **Information Collected Using Other Tracking Tools.** In addition to, or in conjunction with Cookies, we may use other tracking tools to improve users' experiences on the Site. For example, pixel tags (also known as clear GIFs, web bugs, or web beacons) may be used to track the online movements of users of the Site. Pixel tags and similar tools may also be used in our emails to track whether an email was read or forwarded to someone else.
- **Information Collected Using Web Analytics Tools.** We may use Google Analytics Advertising features such as demographics and interest reporting to collect anonymized data about the gender, age, and interests of visitors to the Site. You can read Google's security and privacy policies for Google Analytics at policies.google.com/technologies/partner-sites. You may opt out of having your data used by Google Analytics by accessing Google's Ads Settings, Ad Settings for mobile apps, or any other available means.

You can prevent the storage of Cookies by setting your browser software accordingly.

Disclosure of other Data. The type and/or methodology of data collection may change from time to time, and we may introduce new features or capabilities to the Site. Any such changes that apply to your information is reflected in the "[Information We Collect about You and How We Collect It](#)" section of this Privacy Statement.

OUR USE OF YOUR PERSONAL INFORMATION

We use the information we collect in the following ways:

- **To Further an Established Business Relationship.** We use collected information to provide products and services to you, to fulfill requests that you make of us, to identify additional products and services that may interest you, and to communicate such information and opportunities to you.
- **To Send You Promotional Materials.** We use your information to fulfill your requests, including, but not limited to, requests to receive promotional materials. Promotional materials may include newsletters or other information regarding CoverTree contests, events, and/or products. We also use your information to share other services or products that may be of interest to you. Promotional materials may be conveyed in emails. If you no longer wish to receive these materials, you may opt out by following the opt-out instructions included in our emails, texts, or mailings, or by contacting us at legal@covertree.com or (877) 417-8733.
- **To Improve Our Services.** We collect information using Cookies (data files created when you visit a website), tracking tools, and/or analytic tools. We use this information to personalize your experience on the Site or with the company and/or to improve the security, design, and/or function of the Site. We may also use your information to support and develop our products and service offerings.
- **To Facilitate Direct and Third Party Marketing.** We disclose certain data we collect to third party partners to facilitate their ability to provide you with advertising and direct marketing that is more relevant to you.
- **To Fulfill or Meet the Reason you Provided the Information.** For example, if you share your name and contact information to request information or ask a question about our products or service offerings, we will use that information to respond to your inquiry. We may also save and use your information to market or promote our products and service offerings.
- **To Provide Customer Support.** We may use your information to provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- **To Maintain Safety and Security.** We may use your information to help maintain the safety, security, and integrity of our products, website and services, databases and other technology assets, and business.
- **To Further Product Development.** We may use your information for testing, research, analysis, and product development to allow us to develop and improve our products and service offerings.
- **To Comply with Our Legal Obligations.** We may use your information if we are required to respond to a law enforcement request and as required by applicable law, court order, or governmental regulations.

- **Other uses:**

- To present our Site and its content to you.
- To carry out our obligations and enforce our rights arising from any contracts entered between you and us, including for billing and collection.
- To notify you about changes to our Site or any products or services we offer or provide through it.
- As described to you separately when collecting your personal information.

OUR SHARING OF YOUR PERSONAL INFORMATION

We share personal information with your consent, when you direct us to share it with others, or as necessary to complete your transactions or provide the products you have requested or authorized. For example, when you provide payment data to us, we will share that data with banks and other entities as necessary for payment processing, fraud prevention, or other related financial services.

We share your information with the following parties:

- **Our Partners.** With Software/IT and cloud service providers we use to support our business. We may also share your information with our selected partners in order to conduct business, including conducting audits, performing industry analysis, and evaluating the results of marketing efforts. When you provide information as described above, we may share your information with selected partners (e.g., email newsletter providers) to provide you the requested information.
- **Third Party Advertising.** With our third-party marketing service providers and advertising companies, which may use Cookies and other technology to collect information and track browsing activity over time and across third party websites. Other websites may refer traffic or link to our Site and deliver targeted advertisements to you. We do not control these third party technologies, and their use is governed by the privacy policies of third parties using such technologies.
- **With Other Third Parties.** We may share your information when legally required to do so, such as at the request of governmental authorities conducting an investigation or to verify or enforce compliance with policies governing the Site and applicable laws. In addition, we may disclose user information if we believe disclosure it is necessary to protect the rights, property or safety of CoverTree, or any of our respective affiliates, business partners, customers or others.
- **Corporate Transactions.** In connection with, during, or upon completion of a merger, acquisition, asset sale, or other business transaction that involves some, or all, of

CoverTree's assets, data you have provided to CoverTree may be transferred to a successor/purchaser as part of a transaction.

We may share de-identified information in accordance with applicable law without restriction with third parties for advertising, promotional, or other marketing purposes.

DATA SECURITY

We use reasonable administrative, technical and physical security to protect the personal information we retain and to help ensure that it is used in accordance with this Privacy Statement. We will retain your personal information for the period necessary to fulfill the purposes outlined in this Privacy Statement unless longer retention is required by law or for auditing purposes.

Should you have further questions or concerns about our security measures, please contact us using the information below.

CHOICE AND CONTROL OF YOUR PERSONAL INFORMATION

You can control how your information is used in the following ways. For California residents, you have additional means to control your information: see more [here](#).

Information Request. You may request information from CoverTree regarding the personal information it collects from you and how it shares your personal information with third parties. We will endeavor to provide a copy of this information in a standardized format. You may make such a request by contacting us at legal@covertree.com or (877) 417-8733.

Accessing and Correcting your Personal Information You can review, update and request to change your personal information by contacting us at legal@covertree.com or (877) 417-8733 where you can request access to, correct, or delete any personal information that you have provided to us. We will ask you to verify your identity before we give you access to your information or correct it. We may not accommodate a request to change information if we cannot reasonably verify your identity or if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Opting Out of Communications. Our promotional materials include instructions for opting out of receiving further communications. If you no longer wish to receive promotional emails, you may opt out by contacting us with your request at legal@covertree.com or (877) 417-8733. Please note that even if you opt out of receiving marketing communications, we may still communicate with you regarding an established business relationship, if one has been established. Please allow a reasonable time after reaching out for us to process your request.

Updating or Cancelling an Account with CoverTree. If you signed up for an account with CoverTree, you may update the information associated with your account or cancel your account at any time by contacting us with your request at legal@covertree.com or (877) 417-8733.

Opting Out of Analytics Tools. You may opt out of having your data used by Google Analytics via Google's Ads Settings, Ad Settings for mobile apps, or any other available means. Please visit policies.google.com/technologies/partner-sites for more information on how to do this.

Adjusting Cookie Settings. Most browsers accept Cookies until you change your browser settings. If you do not wish for the Site to collect your information using Cookies, you can typically disable the use of Cookies (or disallow the use of Cookies on specific websites) by changing your browser settings. However, if you remove or reject our Cookies, it could affect how the Site works for you.

CHILDREN UNDER THE AGE OF 13

Our services are not designed or intended to collect information from children under the age of 13. CoverTree does not knowingly collect or maintain any information from children under the age of 13.

California Do Not Track Disclosure.

Do Not Track ("DNT") is a privacy preference that you can set in your web browsers, which allows you to opt out of tracking by websites and online services. We do not currently recognize or respond to DNT signals. For more information about DNT, please see www.eff.org/issues/do-not-track.

California Shine the Light.

California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of our services that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email us at legal@covertree.com.

RETENTION OF PERSONAL INFORMATION

CoverTree is a company based in the United States. The Site is controlled and operated from the United States; however, information collected about you may be collected, stored and processed anywhere we engage service providers, including outside of the United States. When we transfer and process information about you, we will protect it as described in this Privacy Statement. By using the Site and our services, you consent to the transfer of information to countries outside of your country of residence which may provide for different data protection rules than in your country.

CHANGES TO OUR PRIVACY STATEMENT

It is our policy to post any changes we make to our Privacy Statement on our Site. If we make material changes to how we treat our users' personal information, we will notify you by email to the primary email address specified in your account or through a notice on the Site home page. The date the Privacy Statement was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Site and this Privacy Statement to check for any changes. **Your continued use of our Site or any products, services, or solutions following the posting of changes constitutes your acceptance of such changes.**

CONTACT US

If you have questions regarding this Privacy Statement or our data privacy practices, or if you believe we may have violated applicable law, please contact us at legal@covertree.com or (877) 417-8733.