

**FACTS What does Pets Best do with your personal information?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Your name, address, and phone number
- Payment history and insurance claim history
- Checking account information

**How?**

All financial companies need to share customers’ personal information to run their everyday business. In the following section, we list the reasons financial companies can share their customers’ personal information; the reasons Pets Best chooses to share; and whether you can limit this sharing.

<b>Reasons We Can Share Your Personal Information</b>	<b>Does Pets Best Insurance share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> – such as process your transactions, maintain your account(s), respond to order orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	Yes
<b>For Joint Marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates everyday business purposes</b> – information about your transactions and experiences.	Yes	No
<b>For our affiliates everyday business purposes</b> – information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our nonaffiliates to market to you</b>	Yes	Yes

**To Limit Our Sharing**

Call 1-877-738-7237 and our menu will prompt you through your choices or email us at [customer@petsbest.com](mailto:customer@petsbest.com).

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we send this notice. When you are no longer a customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### **Questions?**

Please feel free to contact us at [customercare@petsbest.com](mailto:customercare@petsbest.com) if you have any questions about this notice.

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Pets Best Insurance Services, LLC.
<b>What do we do</b>	
<b>How does Pets Best protect my personal information?</b>	To protect your information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Pets Best collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• Apply for insurance or visit our website or mobile applications</li><li>• Fill out an online form or submit an insurance claim</li><li>• Pay for your insurance premiums or request a quote</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li><li>• Affiliates from using your information to market you.</li><li>• Sharing for nonaffiliates to market to you.</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>Our affiliates include pet insurance companies, such as Independence American Insurance Company, and non-insurance companies.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>Nonaffiliates we share with can include lead providers, brokers, underwriters, veterinarians, insurance agents, distribution partners, and direct marketing companies.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated companies that together market products or services to you.</p> <ul style="list-style-type: none"> <li>Our joint marketing partners include financial institutions, lead providers, brokers, and insurance agents.</li> </ul>

<b>Other important information</b>
<p><b>California Residents only.</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law. We will limit sharing among our affiliates to the extent required by California law. We do not share information about creditworthiness except as permitted by law. For further information visit our website at <a href="https://www.petsbest.com">https://www.petsbest.com</a>.</p> <p>You have the right to submit a written request to access, correct, amend, or delete certain personal information we collect about you. To submit a request please write your request and send it by email at <a href="mailto:customercare@petsbest.com">customercare@petsbest.com</a>. You have the right to receive a response to your request within 30 business days of the date of the submission of your request to access, correct, amend, or delete your personal information. If we refuse your request, you have the right to file a statement regarding what you believe to be accurate and fair information and why you disagree with our response.</p> <p><b>For Massachusetts Residents only.</b> You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.</p> <p><b>For Nevada Residents only.</b> We are providing you with this notice under state law. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney</p>

General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov). Contact us at: Pets Best Insurance Services, LLC, 1200 William St., PO Box 2490, Buffalo, NY 14240 or contact us [customercare@petsbest.com](mailto:customercare@petsbest.com).

**For North Dakota Residents only.** We will not share information we collect about you with nonaffiliated third parties, except as permitted by North Dakota law. We will limit sharing among our affiliates to the extent required by North Dakota law. For further information contact us at [customercare@petsbest.com](mailto:customercare@petsbest.com).

**For Vermont Residents only.** Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our affiliates, unless the law allows. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found on our website at <https://www.petsbest.com> or by emailing us at [customercare@petsbest.com](mailto:customercare@petsbest.com).

**For Insurance Customers in AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only.** The term “Information” in this section means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. To see your Information, call us at 1-877-738-7237 to submit a request or by email at [customercare@petsbest.com](mailto:customercare@petsbest.com). You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

The above notice applies only to Services provided by Pets Best and does not apply to any other accounts you have with any of our affiliates. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law. For helpful information about identity theft, visit the Federal Trade Commission’s (FTC) consumer website <https://www.identitytheft.gov/>.