

Privacy Policy

South Coast Surety Insurance Services, LLC (“South Coast Surety”) Privacy Policy

Last updated September 12, 2023

CONSUMER DATA PRIVACY

If you are a California resident, please refer to your **California Consumer Privacy Rights** in Section 11. Residents of other states may also have rights regarding the use of their personal information, as addressed under **Consumer Privacy Law** in Section 11 below.

GLOBAL DATA PRIVACY

South Coast Surety is committed to protecting your privacy. We may use Personal Information:

- To provide a quote, underwrite and rate surety insurance policies, respond to your questions, and complete your purchase of our surety insurance services
- To process claims
- To service your insurance
- To confirm or correct what we know about you
- To help us prevent fraud and other crimes
- To investigate security incidents
- To comply with applicable laws
- To perform research or send you surveys
- To send you information that we believe may be of interest to you
- To personalize your experience on the Services
- To contact you at a telephone number you provide to us, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means of communication your device is capable of receiving, as allowed by law and for reasonable business purposes, including to service your policy with us.
- For our business purposes.
- As otherwise allowed by law.

While it is necessary for us to collect certain personal information to do so, we respect and protect your right to privacy as set forth in this Privacy Policy. This Privacy Policy applies to our websites (including: southcoastsurety.com, allcommercialsurety.com, acsbonds.com, warnockagency.com, suretybonds.market, ezsuretybonds.com, suretyss.com and freestatebondsinc.com), our mobile applications and related services (collectively, the “**Services**”). This Privacy Policy does not apply to other websites to which we link. You agree that your use of the Services signifies that you have read and consent to the collection, use and sharing of your information in accordance with this Privacy Policy, **including the transfer to and storage of your personal information data in the United States**. If you do not agree with this Privacy Policy, you should not use the Services. If you have difficulty reading or accessing this Privacy Policy, you may access a PDF version at www.southcoastsurety.com/privacy-policy.pdf.

1. WHAT INFORMATION WE COLLECT

To provide the Services, we collect information from and about you. During the past twelve months, that information may include the following categories of information:

Contact Information and Other Personal Identifiers:

This may include your name, email address(es), postal address(es), social media usernames, and telephone number(s), including your mobile phone number(s).

Payment Information:

If you make purchases via the Services, we may collect your credit card number, expiration date, CVV code, and billing address but do not store your credit card number.

Commercial Information:

We collect the Services and payment history.

Browsing and Device Information:

We may collect your IP address or another device identifier, the kind of browser you use, browsing information such as the pages and content that you visit, data analytics and other information regarding your interaction with the Services from your device.

Demographic Information:

We do not collect demographic information.

Please review the rest of this Section 1 for additional context regarding the personal information South Coast Surety collects. Sections 2 and 3 provide details on the business or commercial purposes for which each of the above categories of personal information are collected and the categories of third parties with which the business shares the information. Please read Sections 5 and 6 for additional information regarding data collected via cookies and your options relating to cookie use.

User-Provided Information

Registration with us is mandatory to place information about surety insurance products and fully use the Services. During the registration process (whether on our website or through downloading the mobile application), we collect personal information such as your name and email address. Once you register, you have opted in to receive electronic communications from us, unless you were prompted to indicate consent to such communications at the time of registration in accordance with the applicable law in the country where you reside.

We also collect personal information when you choose to use certain other aspects of the Services, such as purchasing surety insurance products from us. When you choose to use these additional features, we may require you to provide additional personal information such as your phone number, billing address, and we may request additional personal information such as your business information. Credit card information is collected by third party service providers we use from time to time and we do not generally keep or store any credit card information. We may collect other information that you submit to us or that you have consented to permit us to collect or third parties to share with us from time to time.

Automatically Collected Information

In addition, we use technologies such as pixels and JavaScript to automatically gather certain information about your use of the Services, such as your IP address, operating system, and date/stamp time for your visit. If you use our mobile applications, this may include information such as geo-location data (e.g., through GPS, Bluetooth, Wi-Fi, or other means) and device information, such as your MAC address, for the handheld mobile device on which the mobile application is installed. We may collect other information that you have consented to permit your mobile phone or application to share with us from time to time. If you sign up for our text messaging program, cookies may be used to personalize your experience (e.g., send you personalized text messages such as shopping cart reminders).

We may also gather information about how you interact with the Services, such as how frequently certain areas of our website or mobile application are visited, what products are reviewed and selected, order history, shipping program status, and other site navigation data and patterns. This information helps us to understand your interests and which aspects of our Services you find interesting.

Data Provided to Us by Others

We may work with third parties to collect and analyze the information as described above and for other purposes described below.

If you access our Services through other websites (e.g., third party insurance agencies offering our Services), we will collect and analyze the information described above that is obtained through your interaction with those websites. We may add this information to the information we have already collected from you via other aspects of the Services. You are also subject to such third party agent's terms of use and privacy policy in connection with these Services.

If you access our Services with your login credentials from a social networking site (e.g., Facebook or LinkedIn) or if you otherwise agree to associate your South Coast Surety account with a social networking account, we may receive personal information about you from such social networking site, in accordance with the terms of use and privacy policy of the social networking site. For example, Facebook may share with us or other personal information, to help us establish your account, tailor the Services to you and find other current or potential Services users that you know. We may add this information to the information we have already collected from you via other aspects of the Service. You are also subject to the social networking site's terms of use and privacy policy. We use the OAuth (open authorization) protocol to enable us to access this information without collecting your password when you agree to allow another application to access your account information.

Further, we may obtain information from others (including social media networks, advertising service providers and networks) that does not identify you personally or, if you have given that service or us permission to do so, information that identifies you personally. This information may be combined with information you have provided to us or that we or others have collected about you, so that we may maximize the benefit you receive from the Services and deliver advertising or other promotions targeted to your specific interests on our websites and mobile applications and when you use other websites or mobile applications. Information about you also may be aggregated with other subscriber information for the purposes identified above.

HOW WE USE YOUR INFORMATION

We use the information we collect in several ways:

Contact Information and Personal Identifiers,
Payment Information, and Commercial Information:

To facilitate the provision of the Services, including the purchase of insurance products, send communications about the Services and respond to questions or requests; and
To support and enhance your use of the Services and their features.

Browsing and Device Information and Demographic Information:

To serve you ads tailored to your interests or to tailor ads that may be served to you when you visit other websites, mobile applications, or social media networks; and
To conduct market research, improve the Services and help us identify others who may be interested in the Services.

Contact Information and Commercial Information, in combination with Demographic and Other Data:

To protect the security and integrity of the Services and our business, including preventing fraud, hacking, and other criminal activity, or to meet legal obligations; and
We may use the information we collect from you in other ways for which we provide specific notice at the time of collection.

3. HOW WE SHARE YOUR INFORMATION

We may permit certain trusted service providers to access your information in connection with their performance of services to maintain and operate our websites and mobile applications and certain features on the Services.

We may store your contact information and commercial information with service providers who help us deliver the Services, for example, hosting the websites and mobile applications and operating various features of the Services.

Contact Information and Personal Identifiers, Browsing and Device Information; and Demographic Information:

We currently do not :

- share personal identifiers, browsing information, or demographic information to advertising providers to third parties seeking to serve you ads tailored to your interests or to tailor ads that may be served to you on our website and mobile application, as well as other websites and mobile applications, and on social media networks; or
- provide email addresses and browsing information to email and marketing providers as well as analytics services to send email messages

Payment Information and Commercial Information:

and analyze data; provide search results and links and assist in fulfilling your orders.

Your payment and commercial information is maintained with trusted payment processors who help process and fulfill requests for insurance products.

We currently do not but may in the future from time to time, and where permitted by applicable law, share your personal information in connection with strategic relationships. Some of these strategic relationships may include operating a co-branded website or web pages with a strategic partner. You should be aware that these co-branded sites may collect different or additional information. Additionally, we may provide links to websites controlled by third parties. We have no control over these websites and our privacy policy does not apply to these third-party websites. Please consult the privacy policy of the website you are visiting.

Also, as part of providing the Services, we may share personal information or other information with our parent, subsidiaries, divisions, and affiliates and across our various websites, apps, and social media pages. South Coast Surety is a division of General Indemnity Group, LLC,

We may transfer all or a portion of personal information as an asset in connection with a proposed or actual merger or sale (including any transfers made as part of an insolvency or bankruptcy proceeding) involving all or part of our business or as part of a corporate reorganization, stock sale or other change in control.

We reserve the right to disclose information to comply with a subpoena, court order, administrative or governmental order, or any other requirement of law, or when we, in our sole discretion, believe it is necessary to protect our rights or the rights of others, to prevent harm to persons or property, to fight fraud and credit risk reduction.

If you post, use any bulletin board, chat room, or any other publicly accessible area of our websites or mobile applications that we may make available, you should be aware that any personal information you submit there can be read, collected, or used by any person for any purpose. We are not responsible for the personal information or other information you choose to submit in these forums.

We use non-personally identifiable information in the aggregate, so that we can improve our Services and for business and administrative purposes. We may also use or share with third parties for any purpose aggregated data that contains no personal information.

4. CROSS-BORDER TRANSFER OF YOUR INFORMATION

Except as expressly provided herein, this is a U.S. website subject to U.S. laws, including those governing privacy and data security, and we will protect your information as described in this Privacy Policy. When we obtain information about you, we and our service providers and partners may process the information outside of the country where you are located, including in the U.S. These countries may not have the same data protection laws as the country in which you are located, and such information may be available to government authorities under lawful orders and as applicable in such foreign jurisdictions. However, we and our vendors have implemented reasonable measures to protect your information, as described in this Privacy Policy. You consent to any such cross-border transfer of your personal information.

5. USE OF COOKIES AND TARGETED OR BEHAVIORAL ADVERTISING

Cookies

We and our vendors may use technology such as cookies and web beacons in connection with the Services to identify you when you are online and to collect information about your online activities, such as the type of browser you use, the websites you visit and the content that you find interesting.

Cookies are small text files that may remain on your computer's hard drive for a period of time that may be used to maintain data relevant to your navigation of the Internet, save personal settings and information, and track web browsing habits. Web beacons are clear picture files that you cannot see that we use to monitor traffic and track your activities on the Internet.

The following is a description of the four general categories of cookies that we may use to provide you the Services:

Strictly Necessary Cookies:	These cookies are essential to enable you to browse and use the functionality of a website and without them, the Services cannot be provided. We use these cookies, among other things, to recognize and maintain your logged-in status throughout your visit and manage your shopping bag.
Performance Cookies:	These cookies may be used to collect information about how visitors use the Services, for example, pages that they visit and if they receive error messages. This information would not identify individual customers and is used in the aggregate to improve our Services.
Functional Cookies:	These cookies may be used to remember certain choices customers make about how they like to use the Services and provide a more personalized experience.
Targeted Cookies:	These cookies may be used to deliver online advertisements that are relevant to you and your interests and to measure the effectiveness of advertising campaigns. They may be placed on the Services by us or by our advertising partners with our permission. For more on targeting cookies and your ability to opt out of control their use, please see Section 6 regarding Choice and Opt-Out below.

By registering for and using the Services, you are consenting to the use of cookies. Because of the members-only nature of our Services, cookies are essential to the function of our websites and the provision of the Services. If you do not agree to the use of cookies, you may not be able to use the Services. Depending on where you reside, you may have the right to opt out of the use of targeted cookies. Section 6 provides more information on how to opt out or restrict cookies.

6. CHOICE AND OPT-OUT

You can make choices about the collection, use, and sharing of your information, either through our website and apps or third-party tools:

	<p>You may change your email address for receipt of marketing communications by emailing legal@southcoastsurety.com.</p>
Marketing Communications	<p>You can opt out of receiving marketing emails from us by clicking on the unsubscribe link provided at the bottom of those emails. You may also manage your preferences to receive email or other communications from us by emailing legal@southcoastsurety.com. We will take commercially reasonable steps to implement your opt-out requests promptly, but you may still receive communications from us for up to ten business days as we process your request. Please note that your friends and contacts may still choose to send email invitations to you.</p> <p>You may choose to opt-out of receiving marketing communications through our mobile app notifications and text notifications in the manner identified when you opt-in to receive those notifications or as may be specified in those marketing communications.</p>
Location Data	<p>When you use our mobile applications, you may be able to choose not to share your location data by adjusting the applicable settings on your mobile device (the manufacturer or your service provider should be able to provide assistance). For additional information regarding location data and tracking, including how it may be used and how you may be able to opt-out of or otherwise avoid tracking by many third-party mobile analytics firms, visit https://smart-places.org/ and https://www.networkadvertising.org/mobile-choices.</p>
Data Analytics	<p>As disclosed above, we may use automated devices and applications, such as Google Analytics, to evaluate usage of our websites. These third parties (and third-party devices and applications) may use cookies, web beacons, or other tracking technologies, as described above, in performing these services. If you do not wish to have technology used to gather information about how you interact with the Services while you are on our websites, please see Targeted Advertising below in this Section 6 to learn how you can restrict the use of cookies in your browser and other tracking technologies. For more information on how Google Analytics collects and processes data, please visit https://www.google.com/policies/privacy/partners/.</p>
Cookies	<p>You can restrict cookies generally through your browser's cookie control settings. Each browser is a little different, but the most common browsers (Internet Explorer, Chrome, Firefox, and Safari) have a preference or option you can select so that the browser notifies you if a site wants to set a cookie and typically provides an option to accept or reject the cookie before the cookie is set. If you choose to remove or reject cookies, it may affect features on our website and you may not be able to access certain aspects of the Services. For additional information about cookies, including how to refuse cookies, please visit www.allaboutcookies.org.</p>
Targeted Advertising	<p>To opt out of targeted cookies on our website that share your personal information with our advertising partners, please click on the <i>Do Not Sell or Share My Personal Information</i> link included at the bottom of our Privacy Policy page on our website and in the Account tab of our mobile apps.</p>

You may also be able to opt out of certain targeted ads through advertising industry organizations or individual advertising providers. For example, you can visit www.networkadvertising.org/managing/opt_out.asp and www.aboutads.info/choices and follow the instructions on how to opt-out. For instructions on how to specifically opt-out of Criteo advertising services, please view the Criteo Privacy Policy at <https://www.criteo.com/privacy/>. Please also note that most opt-out mechanisms are cookie-based, so you must have cookies enabled in your web browser, and they will only affect the specific computer and browser that is used to submit an opt-out request. If you have multiple computers or change computers, or use multiple browsers, you will need to submit opt-out requests for each such computer or browser. Once you opt-out, if you delete your browser's saved cookies, you will need to opt-out again. Mobile devices may involve unique advertising choice mechanisms as described in the. For more information, please see the Location Data section above in this Section 6. Opt-out mechanisms provided by third-parties or depending on your browser are not controlled by us, and we cannot guarantee their effectiveness.

Sale of Personal Information

South Coast Surety does not sell our customers' personal information for money. However, in providing the Services, we may disclose personal information to third parties in ways that may be deemed a sale under California law. You can opt out of these activities by clicking on the *Do Not Sell or Share My Personal Information* link at the bottom of the Privacy Policy page of our website and in the Account tab of our mobile apps.

7. DATA SECURITY

We are committed to protecting the information we receive from you. We follow reasonable technical and management practices to help protect the confidentiality, security, and integrity of data stored on our system. While no computer system is completely secure, we believe the measures we have implemented reduce the likelihood of security problems to a level appropriate to the type of data involved.

Your credit card and other personal information are protected by third party service providers which use reasonable encryption measures to provide for the secure transmission of the information from your PC or device. In addition, only those employees and third parties who need access to your information to perform their duties are allowed such access.

We also require you to enter a password to access your account. We recommend that you not disclose your password to unauthorized people.

8. DATA RETENTION

Personal information that we collect, access or process will be retained only so long as necessary for the fulfillment of the purposes for which it was collected, as necessary for our legitimate business purposes, or as required or authorized by law. Personal information that is no longer required to fulfill the identified purposes will be destroyed, erased, or de-identified.

9. RIGHT TO APPEAL AND LODGE COMPLAINTS

We are transparent about the ways in which we collect and use personal information and welcome your questions and concerns. If you have any concerns or complaints about the way we handle your personal information or would like to appeal any decision we have made with respect to your privacy or privacy rights, please contact us at legal@southcoastsurety.com. Please use the words “Privacy Appeal” or similar in the subject line. To the extent you believe we have not addressed your concerns or otherwise choose to do so, you have the right to lodge a complaint with a supervisory authority in the state or country where you reside and/or the United States Federal Trade Commission. For more information, please see <https://www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc>.

10. CHILDREN'S PRIVACY AND PARENTAL CONTROLS

Our business is not directed at children, and we do not solicit or knowingly collect any personal information from children under the age of 18 without verifiable parental consent. If you are not 18 or older, you are not authorized to use the Services. If South Coast Surety learns that a child under the age of thirteen has provided personally identifiable information to the Site or App, it will use reasonable efforts to remove such information from its files. Parents should be aware that there are parental control tools available online that you can use to prevent your children from submitting information online without parental permission or from accessing material that is harmful to minors.

11. YOUR DATA PRIVACY RIGHTS

Accessing, Updating, And Deleting Your Personal information

We respect your right to delete, access, and correct your personal information. If you are a registered user, you may access and update your registration information (including your name, email address, phone number, billing and shipping addresses, and payment information) through your MyAccount page. You can submit personal information related requests by following the directions in the Consumer Privacy Law section below.

We may need to retain data for legally permitted purposes, and this will be explained to you if necessary. You may have additional rights regarding the processing and storage of your personal information under applicable law as discussed in the Consumer Privacy Law and California Consumer Privacy Rights sections.

Consumer Privacy Law

The consumer privacy laws of the state or other jurisdiction where you live in may grant you certain rights in your personal information, including the right to request to know what types of and actual personal information we have collected about you, access your personal information, delete your personal information, correct your personal information, as well as appeal any denial of a request relating to these rights. You also have the right to opt out of the sale of your personal information and to opt out of targeted or behavioral advertising. To submit a request to know, access, delete or correct your personal information, please email legal@southcoastsurety.com. If you are using our mobile apps, you can find the *Data Rights Request* form link under the Account tab. You can also reach out to our customer service team for assistance at 1-800-361-1720 or legal@southcoastsurety.com.

When you exercise these rights and submit a request to us, and depending on the nature of your request, we will verify your identity by asking you for information such as the email address attached to your member account, your billing address and the last four digits of a credit or debit card on file. We also may use a third-party verification provider to verify your identity.

California Consumer Privacy Rights

If you are a California resident, California law provides you with the rights above with respect to your personal information as well as the right to designate an authorized agent in writing to make a request on your behalf.

No Discrimination. We will not discriminate against you because you exercised any of these rights. We do not knowingly collect personal information from any California consumer under the age of 16.

Shine the Light Requests. If you are a California resident, California Civil Code Section 1798.83 also permits you to request information regarding the disclosure of your personal information to third parties for their direct marketing purposes. To request a list of the names and addresses of third parties to whom we disclosed such information during the preceding calendar year along with a list of the categories of information disclosed, please send an email to legal@southcoastsurety.com or write to us here:

South Coast Surety
Attn: Legal Department
781 Neeb Road
Cincinnati, OH 45233

12. PRIVACY POLICY CHANGES

If we decide to change this Privacy Policy, we will post the revised Privacy Policy here so that you will always know what information we gather, how we might use that information, and whether we may disclose it to anyone. Your continued use of the Services indicates your consent to the Privacy Policy as posted.

13. HOW TO CONTACT US

Please contact us at:

South Coast Surety
Attn: Legal Department
Phone: 1-800-361-1720
Email: legal@southcoastsurety.com

For all questions about unsubscribing from marketing communications, contact legal@southcoastsurety.com. For questions about this Privacy Policy or other privacy-related questions, contact legal@southcoastsurety.com.

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