

**CartoFront, Inc.**  
**Privacy Policy**

*Last updated and effective August 12, 2022*

Below is our formal Privacy and Security Notice (“Notice”), which is incorporated by reference into our Terms of Service (collectively referred to as the “Terms”). This Notice applies to all products and services offered by CartoFront, Inc. (“CartoFront”), including, without limitation its flood insurance quoting platform (the “Platform”).

### **Data Ownership**

The most important part of this Notice is the simple principle that personal information belongs to the person to whom it pertains. A person is not transferring the ownership of his/her personal information by storing it with CartoFront. By providing any personal information of any individual to CartoFront, the person entering such information represents that he or she is authorized to do so by such individual. Such person also consents to being contacted by our insurance agency with which we have a contractual relationship.

### **Information We Collect and How We Use It**

We may collect the following types of information:

- **Identifying Information.** When a person requests an insurance quote, we ask for personal information, including the name and contact information. An individual may be asked for an address, telephone number, mobile number, email address and date of birth. It can also include any other information about yourself or your property that you enter onto the Platform, and information about you that is available on the internet, such as from Meta, LinkedIn, TikTok, Twitter and Google, or information that we acquire from service providers. If the individual submitting the information is a realtor, the realtor may be giving his or her personal information as well as the personal information and contact information of his or her client for purposes of receiving an insurance quote on one or more selected properties that the client is evaluating for purchase. By submitting this information, the individual acknowledges and agrees that he or she is authorized to enter this information, and further agrees that we can share this information with an insurance agency, insurance providers and other third party service providers in our network (collective, the “Network Partners”), and this Network Partner may contact the realtor or client (each hereinafter referred to as “User”) using the personal information provided in order to follow up on the quote and determine whether there is an interest in proceeding with an application for an insurance policy. We may also use this personal information to make our services more relevant. We also analyze all of our customer information in aggregate to understand more about the average CartoFront user. While we will share a User’s personal contact information with our Network Partners, we will never share with or sell to other third parties outside of our network without the consent of, or prior notice to, the User. **PLEASE NOTE:** The Network Partners that interact with the User may retain or use the User information whether or not the User uses their services. The User

should contact these Network Partners directly concerning their privacy and information sharing practices.

- **Information from Service Providers.** We may collect information from third party service providers who may have data on the User's financial profile, home or other demographic information.

**Information from Cookies and other Tracking Technologies.** When a User visits CartoFront or its Platform, we send one or more cookies to his/her computer or other device. We use cookies to improve the quality of our services, store user preferences and track user trends.

- **Log Information.** When a User accesses CartoFront or its Platform, our servers automatically record certain information in an industry-standard way. These logs may include information such as web request, interaction with a service, Internet Protocol address, browser type, browser language, the date and time of the request and one or more cookies that may uniquely identify the browser or account. We use logs to improve the quality of our services, debug problems, and track user trends.
- **User Communications.** Any messages, quote requests, email or communications that a User sends to CartoFront or its Platform may be retained so that we can process inquiries, respond to requests or improve the quality of our services. We may use a User's email address and other personal contact information to communicate with the User about our services.
- **Affiliated CartoFront Services delivered through other Sites.** Some of our services may be offered through other web sites, such as a multiple listing service. A User's use of those web sites is subject to such sites' own privacy policies, but if information that a User sends to those sites is shared with CartoFront in order to deliver the service, we process that information under this Notice.
- **Other sites.** This Notice applies to CartoFront services only. We do not have any control over the web sites offered by our Network Partners, or sites that integrate CartoFront services. Those sites are governed by their own privacy policies, which Users should read before using them. CartoFront processes personal information on our servers in the United States of America. In some cases, we may process personal information outside an individual's own country.

## **Information We Disclose to Third Parties**

### **Personal Information [BETTER DEFINE CONSISTENT USE THROUGHOUT]**

We will not disclose your Personal Information to any third parties except as follows:

- to third party contractors engaged to provide services on our behalf ("Contractors"), such as analyzing data and usage of the Service, operating the Service or providing support

and maintenance services for the Service, performing marketing support, or providing customer service;

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to our Network Partners, *i.e.*, insurance carriers and other providers in whose insurance products you express interest; and when we have your consent to share the information

### **How We Protect Your Information**

We follow industry standard security measures (including physical, electronic and procedural measures) to help safeguard a User's information from unauthorized access and disclosure. We also require our employees to comply with information security safeguards, and we use firewalls and other intrusion detection and prevention controls to help prevent unauthorized persons from gaining access to a User's information.

No system can be completely secure. Therefore, although we take steps to secure a User's information, we cannot guarantee that a User's information, inquiries or other communications will always remain secure.

### **How you can Opt Out or Withdraw your Consent**

You may object to our use of your Personal Information by contacting us at the address described below. For example, California residents may be entitled to object, or opt-out, of having their Personal Information sold to third parties. If you would like to opt out of having your information sold, please contact us. We do not discriminate against any users who exercise any of their rights described in this policy.

### **For California Residents**

The California Consumer Privacy Act ("CCPA") went into effect on January 1, 2020. The law gives California residents certain rights to access and delete their "Personal Information," and to opt out of the sale of their Personal Information. The CCPA also indicates that companies should disclose whether the following categories of information are transferred for consideration or for an organization's "business purpose" as that term is defined under California law. The following chart only applies to information that we collect on our own behalf and for our own business purposes.

### **Contact Information**

If you do not want to make requests for access, deletion, or Do-Not-Sell using our [online form](#), you may call 1 312 248 3235. To get in touch with us about any other privacy requests, you may contact us at [[privacy@cartofront.com](mailto:privacy@cartofront.com)] or in writing at:

CartoFront, Inc.  
222 West Merchandise Mart Plaza  
Suite 1212  
Chicago, Illinois 60654

Attn: Privacy Officer

An authorized agent may make any of the requests above by using our online form or contacting us as noted above.

### **Changes to this Privacy Policy**

CartoFront has the discretion to update this policy at any time. When we do, we will revise the date at the top of this page.