Notice of Personal Information Practices (Cal. Ins. Code § 791)

Effective Date: August 8, 2025

This notice is provided pursuant to California Insurance Code § 791.04. Any rights described in this notice—including your rights to access, correct, or amend personal information—are independent of and not limited by any other privacy notice we provide, including our general Privacy Policy or GLBA/CCPA/CFIPA notices.

Sources of Personal Information

This section supplements our existing privacy disclosures and applies to California residents who apply for or obtain insurance services from Paddio Insurance Agency. We collect personal information from the following sources:

- Applications or forms submitted by you;
- Your transactions with us, our affiliates, or others;
- Consumer reporting agencies;
- Government records;
- Other insurers, lead providers, or service providers;
- Medical professionals (only with your authorization).

Handling of Medical Information

We do not collect or share medical information unless required for underwriting or claims purposes, and only with your written consent or as otherwise permitted by law.

Your Rights Under California Insurance Code § 791.08

- Request access to personal information we maintain about you;
- Request correction of inaccurate information;
- Request a list of entities to whom we have disclosed your personal information within the last two years;
- Submit a written request by mail, email, or online form, as listed in the Contact section of our privacy policy;
- Receive a response within 30 business days of your request;
- If we deny your request, you may submit a statement explaining your disagreement, which we will retain and share as appropriate.

Delivery of This Notice

This supplemental notice is provided in writing at the time of application and annually thereafter to ensure compliance with California Insurance Code § 791.