Rev. 7/25

FACTS WHAT DOES PADDIO INSURANCE AGENCY 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: ▪ **Social Security number** and **transaction or loss history** ▪ **Credit-based insurance scores** and **insurance claim history** ▪ **Payment history** and **checking account information**
How?	All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **Paddio Insurance Agency** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Paddio Insurance Agency share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	**Yes**	**No**
For our marketing purposes— to offer our products and services to you	**Yes**	**No**
For joint marketing with other financial companies	**No**	**We Don't Share**
For our affiliates' everyday business purposes— information about your transactions and experiences	**Yes**	**No**
For our affiliates' everyday business purposes— information about your creditworthiness	**Yes**	**Yes**
For our affiliates to market to you	**Yes**	**Yes**
For nonaffiliates to market to you	**No**	**We Don't Share**

To limit our sharing	▪ Call **855-875-3748**—our menu will prompt you through your choices **or** ▪ Visit us online: **www.paddioinsurance.com/opt-out/** **Please note:** If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our 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?	Call **855-875-3748** or go to **www.paddioinsurance.com/privacy-policy/**

Who we are

Who is providing this notice?	**Paddio Insurance Agency**

What we do

How does Paddio Insurance Agency protect my personal information?	To protect your personal 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.
How does Paddio Insurance Agency collect my personal information?	We collect your personal information, for example, when you ▪ apply for insurance; or pay insurance premiums ▪ file an insurance claim or show your government-issued ID ▪ give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Our affiliates include companies with a Veterans United, Neighbors, Paddio, Mortgage Research Center, First Residential Independent Mortgage, Refi.com, and ICB name; and nonfinancial companies such as , Veterans United Realty, Veterans United Homefront, Alliance Realty Network, Atrium Realty, Automated Housing Referral Network, RateUpdate.com, and Three Creeks Media.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Paddio Insurance Agency does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Paddio Insurance Agency does not jointly market.*

Other important information

Vermont Residents – Except as permitted by law, we will not share information we collect about you with nonaffiliates or affiliates.
California Residents – Except as permitted by law, we will not share information we collect about you with nonaffiliates or joint marketing partners while you are a resident of California.
Nevada Residents – Call 1-855-875-3748 to be placed on our Do-Not-Call list. For more information, mail Paddio Insurance Agency, 2101 Chapel Plaza Ct., Ste 107, Columbia, MO 65203 or email insurance@paddio.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101, call 702-486-3132, or email BCPINFO@ag.state.nv.us. This notice is provided pursuant to state law.
North Dakota Residents – Except as permitted by law, we will not share information we collect about you with nonaffiliates without your authorization.