

WEST BEND PRIVACY STATEMENT

Effective Date: May 1, 2024

At West Bend your Privacy is Important to us!

West Bend Insurance Company, its affiliates, and its subsidiary providers of property and casualty insurance (“West Bend”, “we”, “us”, or “our”) is committed to providing you, our Customer, with the finest insurance products backed by legendary service. While information is fundamental to our ability to serve our Customers, we recognize the importance of maintaining the privacy of your personal information. This Privacy Statement applies to the nonpublic personal financial information that we collect about you related to our insurance products. Please note that any rights you may have within this Statement are not limited by our online privacy policy available at <https://www.thesilverlining.com/privacy-policy>.

Therefore, the following are principles that West Bend has established for the gathering and sharing of customer information:

- We do not sell your personal information to third parties for monetary consideration.
- We maintain physical, electronic, and procedural safeguards that comply with applicable privacy regulations in order to protect your non-public personal financial information.
- We collect and use Customer information to the extent required to conduct our business and to meet our quality service standards.
- We exchange Customer information with non-affiliated entities only to the extent required or permitted by law, for underwriting, administrative, or risk management purposes, verification, and to detect and prevent fraud.

GATHERING OF INFORMATION

We collect nonpublic personal financial information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information collected from you directly or indirectly from your use of the website, from internet service providers, data analytics providers, and social networks;
- Protected classification information from you directly, medical providers, or our vendors;
- Information provided from or on behalf of your employer;
- Information about your transactions with us, our affiliates or others, including independent insurance agents or brokers, which includes information regarding what products you purchase, claims information, and communications you send us; and
- Information we receive from a consumer reporting agency and other third parties, including independent insurance agents, brokers, government agencies, and marketing service providers.

We obtain and use this information only in accordance with applicable law or in response to your request for a contract with us. The information we gather helps us identify who you are, manage our relationship with you, and develop insurance products and services that meet your needs.

SHARING OF INFORMATION

We are dedicated to serving our Customers' needs for privacy. We may disclose all of the information that we collect as described above. However, we do NOT disclose our Customer's or former Customer's non-public personal financial information with non-affiliated companies, except as permitted or required by law. We may disclose nonpublic financial personal information about you to the following types of third parties:

- Financial service providers, such as independent insurance agents or brokers; and
- Non-financial companies, such as our service providers.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We will not disclose our Customer's nonpublic personal financial information to any external organization unless we have previously informed our Customer in this Privacy Statement or other disclosures or agreements, have been authorized by our Customer, or are otherwise required by law to do so.

We will not use or share with non-affiliated companies personally identifiable medical information for any purpose other than the underwriting or administration of our Customer's policy or claim, as disclosed to our Customer when the information is collected, or to which our Customer consents.

MONITORING OF PRIVACY PRACTICES

We restrict access to your nonpublic personal information to our employees and agents who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal financial information. We will monitor our practices to ensure that our Customer's privacy is respected.

ADDITIONAL INFORMATION

Based on your state of residency, you may have additional rights, such as the right to access and request correction of recorded nonpublic personal information as discussed in the section “State Specific Disclosures” below. To submit such a request, please contact us as described below with your name, policy or account number, and a detailed request.

CONTACT US

If you have any questions regarding this Privacy Statement or our practices related to your information, please contact us at feedback@wbmi.com.

STATE SPECIFIC DISCLOSURES

California

The following disclosures apply to our Customers located in the State of California.

CATEGORIES OF INFORMATION WE COLLECT

In the past twelve (12) months, we have collected the following categories of personal information, including sensitive information:

- **Identifiers and information about you**, such as your name, email address, telephone number, mailing address, or business name;
- **Internet or other similar network information**, such as your IP address, location, device type, date and time of visit, operating system, browser-type and version, your activities on the Site, information about how you use the Site, and your mobile device’s unique device ID;
- **Financial Information**, such as payment information, transaction history, etc.;
- **Insurance Information**, such as certain claims information, coverage information, vehicle information, or information submitted on an insurance application.

HOW WE USE INFORMATION

Uses of Information You Provide to Us. We know your personal information is important to you. As a result, we want you to know how we may use it. We use information for the following purposes:

- To provide the related services, quotes, and products to you and manage a claim;
- To respond to any request you have made, including for information, products, and/or services;
- For our marketing efforts, including to keep you informed about existing and new products and services;
- To provide you with customer support;
- To improve our services;
- To monitor compliance with and enforce this Statement and any other applicable agreements and policies;
- To prevent fraud, protect our business, and to otherwise fulfill our legal obligations;
- If necessary, to notify you about changes to any products or services we offer;
- In any other way we may describe when you provide the information; and
- To fulfill any other purposes for which you provide it or offer your consent.

HOW WE DISCLOSE YOUR INFORMATION

We will disclose your personal information provided to us to any other person as specified at the point of collection and as otherwise set out in this Privacy Statement. We may also disclose your personal information as you direct us to or where you have consented to such disclosure. We may also share your personal information to comply with any court order or legal obligation, including responding to any lawful government or regulatory request, or if we believe disclosure is necessary to enforce or protect our rights, property, or safety, or that of our users or third parties. We may disclose, and have disclosed in the past 12 months, personal information to the following third parties:

Category of Information Disclosed	Third Party Disclosures
Identifiers	With our affiliates, independent brokers, and insurance agents; with our subcontractors, service providers, and other third parties we use to support our business which may include other insurers; to a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred.
Internet or Other Similar Network Information	With our affiliates, independent brokers, and insurance agents; with our subcontractors, service providers, and other third parties we use to support our business, which may include other insurers; to a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred.
Financial Information	With our affiliates, independent brokers, and insurance agents; with our subcontractors, service providers, and other third parties we use to support our business, which may include other insurers; to a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred.
Insurance Information	With our affiliates, independent brokers, and insurance agents; with our subcontractors, service providers, and other third parties we use to support our business, which may include other insurers; to a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred.

SALE AND SHARING OF PERSONAL INFORMATION

When you interact with our website, we may use, or authorize third-party partners and service providers to use, cookies, web beacons and similar technologies to improve your experience with us. Our sharing of your personal information in this way may constitute “selling” or “sharing” under the California Consumer Privacy Act. The term “sale” is broadly defined by the California Consumer Privacy Act and includes sharing personal information for monetary or other valuable consideration.

To the extent this is considered “selling” or “sharing”, in the preceding 12 months, we have sold or shared the following categories of personal information for the purpose of showing you ads about our services and products:

- Identifiers
- Internet or other similar network activity

To exercise the right to opt-out, you (or your authorized representative) may submit a request to us by clicking on the “Do Not Sell or Share My Personal Information” link below. You do not need to create an account with us to exercise your opt-out rights.

In addition, some browsers offer you the ability to opt-out of the sharing of your personal information by turning on a Global Privacy Control. You can turn on a Global Privacy Control in your web browser or browser extension or by visiting <https://globalprivacycontrol.org/>. Please see the California Privacy Protection Agency’s website at

<https://oag.ca.gov/privacy/ccpa> for more information on valid Global Privacy Controls. At this time, we endeavor to respond to browser-based opt-out signals sent through the Global Privacy Control.

YOUR RIGHTS

You may have certain rights relating to your personal information subject to local data protection laws. You may have the following rights:

- **Right to Know:** The right to request any or all of the following information relating to your personal information we have collected and disclosed, upon our verification of your identity:
 - The categories of personal information we have collected about you.
 - The categories of sources of the personal information we have collected about you.
 - Our business purpose for collecting that personal information.
 - The categories of third parties with whom we disclose that personal information.
 - The specific pieces of personal information we have collected about you.
- **Right to Request Deletion:** The right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions.
- **The Right to Correct:** The right to correct inaccurate personal information that we maintain about you.
- **The Right to Opt Out of the Sale or Sharing of Your Personal Information:** The right to direct us not to sell or share personal information we have collected about you to third parties for targeted advertising.
- **The Right to Non-Discrimination:** The right not to receive discriminatory treatment for exercising these rights.
- **“Shine the Light”:** California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your personal information to a third party for the third party's direct marketing purposes.

EXERCISING YOUR RIGHTS

To exercise your rights described above, please submit a verifiable consumer request to West Bend by:

- Emailing us at feedback@wbmi.com.
- Calling us at 800-236-9303

Only you, or a person that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. If you are making a request on behalf of another person, you must provide written legal documentation that you are authorized to act on behalf of that individual. The verifiable consumer request must:

- Provide sufficient information that allows West Bend to reasonably verify you are the person about whom it collected personal information or an authorized representative; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We may not be able to fulfill your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. To verify your identity, we may request up to three pieces of personal information about you, and we reserve the right to take additional steps as necessary to verify your identity if we have reason to believe a request is fraudulent.

RESPONSE TIMING AND FORMAT

West Bend endeavors to respond to a verifiable consumer request within 45 days of its receipt. If West Bend requires more time (up to 90 days), it will inform you of the reason and extension period in writing. West Bend will deliver the written response by mail or electronically, at your option. The response West Bend provides will also explain the reasons it cannot comply with a request, if applicable. For data portability requests, West Bend will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

RETENTION OF INFORMATION

West Bend will retain your personal information only for as long as is necessary for the purposes set out in this Privacy Statement. We will retain and use your personal information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

Iowa

The following disclosures apply to our Customers located in the State of Iowa.

CATEGORIES OF INFORMATION WE COLLECT

- **Identifiers and information about you**, such as your name, email address, telephone number, mailing address, or business name;
- **Internet or other similar network information**, such as your IP address, location, device type, date and time of visit, operating system, browser-type and version, your activities on the Site, information about how you use the Site, and your mobile device's unique device ID;
- **Financial Information**, such as payment information, transaction history, etc.; and
- **Insurance Information**, such as certain claims information, coverage information, vehicle information, or information submitted on an insurance application.

HOW WE USE INFORMATION

Uses of Information You Provide to Us. We know your personal information is important to you. As a result, we want you to know how we may use it. We use information for the following purposes:

- To provide the related services, quotes, and products to you;
- To respond to any request you have made, including for information, products, and/or services;
- For our marketing efforts, including to keep you informed about existing and new products and services;
- To provide you with customer support;
- To improve our services;
- To monitor compliance with and enforce this Statement and any other applicable agreements and policies;
- To prevent fraud, protect our business, and to otherwise fulfill our legal obligations;
- If necessary, to notify you about changes to any products or services we offer;
- In any other way we may describe when you provide the information, or any other purpose we deem necessary or appropriate; and
- To fulfill any other purposes for which you provide it or offer your consent.

HOW WE DISCLOSE YOUR INFORMATION

We will disclose your personal information provided to us to any other person as specified at the point of collection and as otherwise set out in this Privacy Statement. We may also disclose your personal information as you direct us to or where you have consented to such disclosure. We may also share your personal information to comply with any court order or legal obligation, including responding to any lawful government or regulatory request, or if we believe disclosure is necessary to enforce or protect our rights, property, or safety, or that of our users or third parties. We may disclose, and have disclosed in the past 12 months, personal information to the following third parties:

Category of Information Disclosed	Categories of Third Party Disclosures
Identifiers	With our affiliates, independent brokers, and insurance agents; with our subcontractors, service providers, and other third parties we use to support our business, which may include other insurers; to a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred.

Internet or Other Similar Network Information	With our affiliates, independent brokers, and insurance agents; with our subcontractors, service providers, and other third parties we use to support our business, which may include other insurers; to a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred.
Financial Information	With our affiliates, independent brokers, and insurance agents; with our subcontractors, service providers, and other third parties we use to support our business, which may include other insurers; to a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred.
Insurance Information	With our affiliates, independent brokers, and insurance agents; with our subcontractors, service providers, and other third parties we use to support our business, which may include other insurers; to a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred.

TARGETED ADVERTISING

When you interact with our website, we may use, or authorize third-party partners and service providers to use, cookies, web beacons and similar technologies to improve your experience with us. Our sharing of your personal information in this way may constitute “targeted advertising” under the Iowa Consumer Data Protection Act. To the extent this is considered “targeted advertising” in the preceding 12 months, we have shared the following categories of personal information for the purpose of showing you ads about our services and products:

- Identifiers
- Internet or other similar network activity

To exercise the right to opt-out, you (or your authorized representative) may submit a request to us as described below.

YOUR RIGHTS

You may have certain rights relating to your personal information subject to local data protection laws. You may have the following rights:

- **Right to Access:** The right to confirm whether we are processing your personal information and to access the personal information collected.
- **Right to Request Deletion:** The right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions.
- **Right to Data Portability:** The right to obtain a copy of personal information that has been provided to us, subject to certain exceptions.
- **Right to Opt-Out of Targeted Advertising:** The right to direct us not to share personal information we have collected about you to third parties for targeted advertising.

EXERCISING YOUR RIGHTS

To exercise your rights described above, please submit a verifiable consumer request to West Bend by:

- Emailing us at feedback@wbmi.com.
- Call us at 800-236-9303

Only you, or a person that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. If you are making a request on behalf of another person, you must provide written legal documentation that you are authorized to act on behalf of that individual. The verifiable consumer request must:

- Provide sufficient information that allows West Bend to reasonably verify you are the person about whom it collected personal information or an authorized representative; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We may not be able to fulfill your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. To verify your identity, we may request up to three pieces of personal information about you, and we reserve the right to take additional steps as necessary to verify your identity if we have reason to believe a request is fraudulent. If you do not agree with how we responded to your request, you may ask us to review our decision by contacting us through the above noted methods.