

Authentic Insurance Privacy Policy

Last modified: June 4, 2026

Authentic Insurance Services, Inc. (“**Authentic**,” “**We**,” “**Us**,” or “**Our**”) respects your privacy and is committed to protecting it through our compliance with this policy.

This policy describes the types of information that we may collect from you, that you may provide, or that we may collect from others acting on your behalf when visiting the website <https://www.authenticinsurance.com/> (our “**Website**”) or using the mobile app (the “**App**,” and, together with the Website, the “**Services**”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect:

- On this Website.
- In the App.
- In email, text, and other electronic messages between you and the Services or us.

It does not apply to information collected by:

- Us offline or through any other means, including on any other website operated by Authentic or any third party (including our affiliates and subsidiaries); or
- Any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on the Services.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Services. By accessing or using the Services, you agree to this privacy policy. This policy may change from time to time (see Changes to Our Privacy Policy). Your continued use of the Services after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Services, including information:

- By which you may be personally identified, such as name, postal address, e-mail address, telephone number, date of birth, commercial information, such as records of products or services purchased, professional or employment information, or inferences about your preferences based on other information you provide to us (“**personal information**”).
- That is about you but does not identify you individually.

- About your internet connection, the equipment you use to access our Services, and usage details.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the Services. Information collected automatically may include usage details, IP addresses, and information collected through cookies.
- From third parties, for example, our business partners.

Certain information we collect may be considered sensitive personal information under applicable law, including driver's license information, financial account information, account login credentials, precise geolocation information, insurance-related information, or other information used to provide insurance-related services. We use sensitive personal information only as reasonably necessary to provide the Services, process insurance applications, support underwriting and policy servicing, maintain account security, prevent fraud, comply with legal obligations, and for other purposes permitted by applicable law.

Information You Provide to Us

The information we collect on or through our Services may include:

- Information that you provide by filling in forms on our Services or provided by our business partners acting on your behalf. This includes information provided at the time of registering to use our Services, subscribing to our Services, or requesting further services. We may also ask you for information when you report a problem with our Services.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your search queries on the Services.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Services, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Services, including traffic data, location data, logs, browsing and search history on the Services, and other communication data and the resources that you access and use on the Services.

- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is only statistical data and does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Services and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Services according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Services.

The technologies we use for this automatic data collection may include:

- Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of our Services. Where required by applicable law, non-essential cookies and similar tracking technologies will be used only after obtaining your consent through our cookie management tools or consent banner.
- Web Beacons. Pages of our Services may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit Authentic, for example, to count users who have visited those pages and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

We may also use analytics and session replay technologies to better understand user interactions with the Services, troubleshoot technical issues, improve functionality, and enhance user experience.

Third-Party Use of Cookies

Some content or applications, including advertisements, on the Services are served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies to collect information about you when you use our Services. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible

provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see Choices About How We Use and Disclose Your Information.

Targeted Advertising, Analytics, and Privacy Choices

We and certain third-party analytics, advertising, marketing, and technology providers may use cookies, pixels, tags, SDKs, web beacons, session replay technologies, and similar technologies to collect information about your interactions with the Services over time and across different websites, applications, or devices.

These technologies may be used to operate the Services, measure and improve performance, understand how users interact with the Services, remember preferences, detect and prevent fraud, support advertising and marketing activities, and provide or measure targeted advertising.

Under certain state privacy laws, the use or disclosure of information for targeted advertising or cross-context behavioral advertising may be considered a “sale,” “sharing,” or targeted advertising. You may opt out of certain cookie-based advertising and analytics technologies by adjusting your browser settings, using any cookie preference tools we make available, or contacting us at support@authenticins.com.

We do not knowingly sell sensitive personal information or use sensitive personal information for purposes other than those permitted by applicable law.

How We Use Your Information

We use information that we collect about you, that you provide to us, or provided to us by our business partners acting on your behalf, including any personal information:

- To present our Services and their contents to you.
- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Services or any products or services we offer or provide through it.
- To allow you to participate in interactive features on our Services.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may use automated systems, analytics tools, artificial intelligence, or machine-learning-assisted technologies to support underwriting workflows, fraud prevention, customer support,

website functionality, marketing analytics, or operational efficiency. Such tools are not intended to independently make legally significant decisions about consumers without appropriate human involvement where required by law.

Disclosure of Your Information

We may disclose personal information that we collect, you provide, or provided by our business partners acting on your behalf, as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Authentic Insurance Services, Inc.'s assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Authentic Insurance Services, Inc. about our Services users is among the assets transferred.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our Website Terms of Service and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Authentic Insurance Services, Inc., our customers, or others.

We may disclose personal information to vendors, service providers, contractors, analytics providers, payment processors, cloud hosting providers, customer support providers, marketing providers, and similar third parties that process information on our behalf for legitimate business purposes.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent, and you may use any cookie

preference tools we make available to manage non-essential cookies and similar technologies. If you disable or refuse cookies, please note that some parts of the Services may then be inaccessible or not function properly.

- **Disclosure of Your Information for Third-Party Advertising.** If you do not want us to share your personal information with unaffiliated or non-agent third parties for promotional purposes, you can opt out by sending us an email with your request to support@authenticins.com.
- **Promotional Offers from the Company.** If you do not wish to have your contact information used by Authentic to promote our own products or services, you can opt out by sending us an email stating your request to support@authenticins.com. If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions.
- **SMS Communications.** If you provide a mobile phone number, you consent to receive transactional or informational text messages related to your account, insurance policies, or services requested by you. Where required by law, we will obtain separate consent before sending marketing text messages. Message and data rates may apply. You may opt out of marketing text messages at any time by replying “STOP”.

We do not control third parties’ collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative (“NAI”) on the NAI’s website.

Do Not Track

Certain web browsers may transmit “Do Not Track” signals to websites. Because there is not yet a universally accepted standard for responding to such signals, our Services may not currently respond to all browser-based “Do Not Track” signals.

Accessing and Correcting Your Information

You can review and change your personal information by sending us an email at support@authenticins.com to request access to, correct, or delete any personal information that you have provided to us. We cannot delete your personal information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

U.S. State Privacy Rights

Depending on your state of residence, you may have certain rights regarding your personal information under applicable state privacy laws, including the California Consumer Privacy Act, as amended by the California Privacy Rights Act, and similar laws enacted in other states.

Subject to applicable legal limitations and verification requirements, these rights may include:

- The right to know whether we process your personal information and to access such information;

- The right to request correction of inaccurate personal information;
- The right to request deletion of personal information;
- The right to obtain a portable copy of certain personal information;
- The right to opt out of targeted advertising, profiling, or certain sales or sharing of personal information;
- The right to limit the use or disclosure of sensitive personal information where applicable; and
- The right not to receive discriminatory treatment for exercising privacy rights.

To exercise any applicable privacy rights, please contact us at support@authenticins.com.

We may need to verify your identity before processing your request. Authorized agents may submit requests on behalf of consumers, where permitted by applicable law.

Appeal Rights

Residents of certain states may have the right to appeal a denial of a privacy rights request. To submit an appeal, please contact us at support@authenticins.com with the subject line “Privacy Rights Appeal.”

California “Shine the Light” Notice

California residents may request certain information regarding our disclosure of personal information to third parties for direct marketing purposes by contacting us at support@authenticins.com.

Data Retention

We retain personal information for as long as reasonably necessary to fulfill the purposes described in this privacy policy, including to provide the Services, process insurance applications, administer accounts, comply with legal and regulatory obligations, resolve disputes, enforce agreements, prevent fraud, maintain security, and keep appropriate business and financial records. Retention periods may vary depending on the nature of the information, the purposes for which it is processed, and applicable legal requirements.

Data Security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. The safety and security of your information also depends on you. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Services. In the event of a security

incident involving personal information, we may notify affected individuals, regulators, or others, as required by applicable law.

Children Under the Age of 18

Our Services are not intended for children under 18 years of age. No one under age 18 may provide any personal information to or on the Services. We do not knowingly collect personal information from children under 18. If you are under 18, do not use or provide any information on the Services, register on the Services, or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 18, please contact us at support@authenticins.com.

Changes to Our Privacy Policy

At our sole discretion, we may amend our privacy policy from time to time. It is our policy to post any changes we make to our privacy policy on the Website. If we make material changes to how we treat our users' personal information, we will notify you by email or through a notice on the Website home page. The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you and for periodically visiting our Website and this privacy policy to check for any changes.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at: support@authenticins.com