

## Privacy Notice

**Last Revised May 23, 2017**

This privacy notice is made by Bankers Financial Corporation and its affiliates (“Bankers”, “we”, “us”, “our”). It applies to personal information that we collect through our websites, products, services, and applications (“Service(s)”) to which this privacy notice is linked. This privacy notice does not apply to information collected by any third party, including through any application or content that may be linked to, or accessible from, our Services. Some of our Services may be subject to a separate privacy notice. In that case, the Service-specific privacy notice will apply instead of this privacy notice.

When you select a Bankers Service, you are placing your trust in our more than 40 years of experience to provide you value and peace of mind. You are also trusting us with your information, and that trust is of critical importance to us. This Privacy Policy is intended to help you understand what information about you we collect, why we collect it, and what we do with it.

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### What Personal Information We Collect

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

- by which you may be personally identified;
- that is about you but does not individually identify you; and
- about your property, internet connection, device and browser details, and usage information.

The personal information that we collect varies by Service and depends upon the nature of your relationship with us (for example, as a service contract holder, insurance policyholder, claimant under another policyholder’s policy, insurance agent, employee or independent contractor, job applicant, customer or employee of a third party with whom we do business, or any other person interacting with us about our business or the Services we offer). The personal information we collect about you may include any of the following categories of information:

Category	Examples	
<b>Name and contact information</b>	<ul style="list-style-type: none"> <li>• First and last name</li> <li>• Email address</li> <li>• Mailing address</li> </ul>	<ul style="list-style-type: none"> <li>• Telephone number</li> <li>• Email address</li> </ul>
<b>Demographic information</b>	<ul style="list-style-type: none"> <li>• Age</li> <li>• Date of birth</li> </ul>	<ul style="list-style-type: none"> <li>• Gender</li> <li>• Preferred language</li> </ul>
<b>Financial and insurance information</b>	<ul style="list-style-type: none"> <li>• Social security number</li> <li>• Credit history</li> <li>• Income/wages</li> </ul>	<ul style="list-style-type: none"> <li>• Assets</li> <li>• Insurance claims history</li> <li>• Insurance policy details</li> </ul>
<b>Payment information</b>	<ul style="list-style-type: none"> <li>• Payment card numbers</li> <li>• Billing addresses</li> </ul>	<ul style="list-style-type: none"> <li>• Financial institution routing and account numbers</li> </ul>
<b>Credentials</b>	<ul style="list-style-type: none"> <li>• User name</li> <li>• Password/passcode</li> </ul>	<ul style="list-style-type: none"> <li>• PIN</li> <li>• Security questions and answers</li> </ul>
<b>Health information</b>	<ul style="list-style-type: none"> <li>• Medical diagnosis</li> <li>• Medical history</li> <li>• Treatments received</li> <li>• Disabilities</li> </ul>	<ul style="list-style-type: none"> <li>• Physician information</li> <li>• Prescriptions</li> <li>• Health insurance policy details</li> </ul>
<b>Biometric information</b>	<ul style="list-style-type: none"> <li>• Fingerprints</li> <li>• Genetic information</li> </ul>	<ul style="list-style-type: none"> <li>• Voiceprints</li> </ul>
<b>Recordings and Images</b>	<ul style="list-style-type: none"> <li>• Telephone or voice recordings</li> </ul>	<ul style="list-style-type: none"> <li>• Photographs</li> <li>• Video recordings</li> </ul>
<b>Court and law enforcement records</b>	<ul style="list-style-type: none"> <li>• Civil court records</li> <li>• Criminal court records</li> <li>• Driving history</li> </ul>	<ul style="list-style-type: none"> <li>• Arrest records</li> <li>• Police reports</li> <li>• Accident history</li> </ul>
<b>Other background information</b>	<ul style="list-style-type: none"> <li>• Employment history</li> <li>• Family or household information</li> </ul>	<ul style="list-style-type: none"> <li>• Residence history</li> <li>• Education</li> <li>• Interests and hobbies</li> </ul>
<b>Location</b>	<ul style="list-style-type: none"> <li>• Geolocation/GPS data</li> <li>• Physical address</li> </ul>	<ul style="list-style-type: none"> <li>• ZIP code</li> <li>• IP address</li> </ul>
<b>Property information</b>	<ul style="list-style-type: none"> <li>• Property characteristics</li> <li>• Inspection reports</li> <li>• Vehicle identification number (VIN)</li> </ul>	<ul style="list-style-type: none"> <li>• Appraisals</li> <li>• Repair history</li> </ul>
<b>Other products and services you own or use</b>	<ul style="list-style-type: none"> <li>• Connected devices in your home</li> <li>• Recent purchases</li> </ul>	<ul style="list-style-type: none"> <li>• Energy Usage</li> </ul>
<b>Marketing and satisfaction data</b>	<ul style="list-style-type: none"> <li>• Marketing preferences</li> </ul>	<ul style="list-style-type: none"> <li>• Customer feedback</li> </ul>

	<ul style="list-style-type: none"> <li>Contest or sweepstakes submissions</li> </ul>
<b>Technical information</b>	<ul style="list-style-type: none"> <li>Details about your computers, devices, applications, and networks</li> <li>IP address</li> <li>Browser characteristics</li> <li>Operating system</li> <li>Language preferences</li> </ul>
<b>Usage details</b>	<ul style="list-style-type: none"> <li>Clickstream data</li> <li>Navigation patterns</li> <li>Referring URLs</li> <li>Dates and times of website visits</li> </ul>

The examples above do not describe every type of information we collect and we may collect information about you that is not specifically identified above.

### How We Collect Personal Information

We collect information in the following ways:

#### Information that You Give Us

You may provide us information about yourself and your household when you buy or register a product or service with us, use our websites or other applications, send us an application or claim form, or communicate with us. If your Bankers Service was obtained through a third party (such as an insurance agent, homebuilder, retail store, or employer), information may be provided to us by that third party on your behalf.

If you provide us with information about individuals other than yourself, you agree to inform those individuals about the content of this privacy notice and to obtain any consent required to share that person’s information under any applicable laws, rules, or regulations.

#### Information from Third Parties

We obtain some information about you from third parties. These third-party sources vary over time and by Service, but may include:

- Information brokers from which we purchase information;
- Consumer reporting agencies;
- Service providers;
- Partners with which we offer co-branded services or engage in joint marketing activities;
- Publicly-available sources such as government databases, media coverage, or other data sources that are available to the public;
- Insurance agents and brokers;
- Insurance companies;
- Resellers or distributors; and
- Social media.

## Information Collected Automatically

As you use 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 Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website; and
- Information about your computer or device and internet connection, including your IP address, operating system, and browser type.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking).

The information we collect automatically may include personal information, or 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 better and more personalized services, 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; or
- 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 websites. Unless you have adjusted your browser setting so that it will refuse cookies, our system may issue cookies when you direct your browser to our websites.
- Flash Cookies. Certain features of our websites may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies.
- Web Beacons. Pages of our websites and emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

## How We Use Personal Information

Generally, we use your personal information to provide you with the products and services that you request, offer you other products and services that we think might interest you, and to improve your overall experience with our Services. We may also use your personal information to:

- communicate with you about your account, business relationship, products, or services;
- provide information to you about changes to our Services;

- let you know about new features, products, or services that may be available to you;
- underwrite or rate insurance policies and other Services;
- process and administer your claims, and manage disputes;
- bill you, process payments, and collect on amounts that you may owe us;
- process payments for amounts that we may owe you;
- confirm your identity;
- determine your eligibility for products or services, or for alternative payment arrangements for products and services you already use;
- market other products and services to you, including those that we or our affiliates offer, as well as products and services offered by certain third parties selected by us;
- improve our products, services, sites, and operations;
- develop and offer new products and services;
- personalize your experience while using our Services;
- facilitate social media sharing and communications;
- permit you to enter contests, sweepstakes, and similar promotions (which may have additional terms and condition that describe other uses of your personal information);
- detect, investigate, and prevent activities that may be fraudulent, illegal, or in violation of our policies;
- comply with our internal policies and procedures, as well as the laws, rules, and regulations that apply to our business;
- resolve complaints;
- respond to requests for information from governmental authorities;
- establish or defend our legal rights and responsibilities, or those of our affiliates, business partners, vendors, customers, or others;
- perform other activities as permitted by applicable law.

### How We Share Personal Information

We may share your personal information with:

- **Our affiliates.** Other Bankers companies, including our subsidiaries and affiliates, may be able to access and use your personal information to conduct our business.
- **Our vendors and service providers.** We utilize third party service providers, such as call center service providers; claims servicing providers and third party administrators; software providers; IT support, systems, and hosting providers; accountants, actuaries, auditors, consultants, engineers, lawyers, medical professionals, and other professional advisors; claims adjusters and investigators; marketing, advertising and printing providers; research providers; financial institutions such as banks and credit unions; our insurers and brokers; recruiting and staffing firms; background check providers and consumer reporting agencies; document and record management providers; identify management and repair providers; cybersecurity consultants and analysts; repair and service providers; construction companies and consultants; translators; and other third parties from whom we purchase products or services, or who may provide products or services to you on our behalf. We may share your personal information with these third parties to conduct our business, provide and improve upon our Services, or engage in marketing or research activities.

- **Other insurance-related entities.** We may share personal information with third parties such as other insurers; reinsurers; insurance and reinsurance agents, brokers, intermediaries and other representatives; insurance adjusters; and third party administrators in connection with our insurance-related Services and activities.
- **Distribution partners.** We may make personal information available to our distribution and marketing partners, including resellers, dealers, retailers, affinity marketing partners, referral partners, sales agents, brokers, marketing agents, service contract and home warranty obligors and sellers, and others involved in the distribution, sales, or marketing of our Services or other products or services that we may co-market with third parties.
- **Governmental authorities and parties involved in litigation.** We may share personal information with governmental, regulatory, or administrative authorities (such as courts, law enforcement, tax authorities, workers' compensation boards, and state or federal regulatory agencies), and third parties involved with litigation or other dispute resolution or legal processes, as well as their respective lawyers, accountants, auditors, and other advisors or representatives to the extent that we deem necessary and appropriate to: (a) comply with applicable laws, rules, and regulations; (b) comply with judicial orders or legal process; (c) respond to requests from government authorities, including law enforcement, (d) enforce our policies, terms and conditions, and agreements; (e) protect our rights, safety, or privacy, or those of others; (f) pursue and collect available remedies or limit our damages; and (g) establish or defend our legal rights or responsibilities.
- **Other third parties.** We may also share your personal information with credit bureaus and credit reporting agencies; emergency services personnel (police, fire, and medical services); healthcare providers, insurers, and networks; others involved in a claim (and their representatives), and any parties involved in an actual or prospective sale, acquisition, merger, joint venture, assignment, transfer, or other transaction relating to some or all of our business, assets, stock, or ownership interests.

**Vermont Residents:** We will not share certain types of your personal information with our affiliates unless authorized by you. Please note that this does not limit us from sharing information about your transactions or experience with us (including your payment or claims history), as permitted by law.

### [How We Protect Your Personal Information](#)

We maintain physical, electronic, and procedural safeguards to help protect your personal information in compliance with applicable state and federal laws.

### [Aggregate or De-identified Data](#)

We may aggregate or de-identify information collected by the Services in such a way that it is not capable of identifying you. Our use and disclosure of aggregated or de-identified information is not subject to any restrictions under this Privacy Notice, and we may disclose it to others without limitation for any purpose.

### [Children](#)

We do not knowingly collect personal information from, nor are any of our products or services intended for, or marketed to, children under the age of 13.

## Do Not Track Signals

Currently, we do not respond to Web browser "do not track" signals or other mechanisms that permit consumers to opt out of tracking on our websites and applications.

## Changes to this Notice

We may update this privacy notice at any time to reflect changes to our information handling practices. If we make any changes to this privacy notice, we will notify you by means of a notice on our website(s) and application(s) prior to the change becoming effective, and we will change the "last revised" date at the top of this page. We encourage you to periodically review this notice for the latest information on our privacy practices and handling of your personal information.

## Notice to California Residents – Your California Privacy Rights

If you are a California resident, California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your personal information by certain businesses to third parties for the third parties' direct marketing purposes, including the identity of the third parties to whom information was disclosed and the type of information that was disclosed. Please note that, under California law, a business is only required to respond to such a request once in any calendar year. To make such a request, please send an email to [privacy@bankersfinancialcorp.com](mailto:privacy@bankersfinancialcorp.com) or write to:

Bankers Financial Corp.  
Attn: Legal Department – Privacy  
11101 Roosevelt Blvd. N.  
St. Petersburg, FL 33716

In your request, please specify the Bankers company to which your request is related. If not specified, we will assume that your request is related to Bankers Financial Corporation. Please be aware that not all information sharing is covered by Section 1798.83, and our response will be limited to information covered by that law.

## How to Update Your Personal Information

If you believe that any of the personal information that we have collected about you is incorrect, you may send a written request for review to the address below. We will investigate your report and make any changes that we determine are appropriate and justified.

## Who to Contact About Your Personal Information

If you have any questions about this privacy notice or our use of your personal information, you can send an email to [privacy@bankersfinancialcorp.com](mailto:privacy@bankersfinancialcorp.com) or write to:

Bankers Financial Corp.  
Attn: Legal Department – Privacy  
11101 Roosevelt Blvd. N.  
St. Petersburg, FL 33716