

GEICO Marine Insurance and Your Privacy

Protection of your private information is a matter of great importance to GEICO Marine Insurance Company (GEICO Marine) and its affiliated companies. While the nature of insurance requires that insurance companies periodically gather personal information about you, GEICO Marine recognizes that access to your nonpublic personal information must be safeguarded. This notice explains GEICO Marine's overall commitment to privacy with respect to nonpublic personal information. This privacy policy continues to apply even when your relationship with GEICO Marine has terminated.

How We Protect Your Information

GEICO Marine restricts access to information to those employees or service providers who need to know the information in order to provide you with products or services. We train our employees to safeguard customer information, and we have established clear policies we require our employees to follow regarding confidentiality and disclosure of customer information. We maintain strict physical, electronic, and procedural safeguards to protect your information from unauthorized access by third parties. We regularly review our security measures and employee education programs to help protect your information. When we share your information with unaffiliated third parties, we require that they adhere to our standards to keep your information private.

NOTICE OF COLLECTION

In the 12-month period prior to the effective date of this Privacy Policy, we collected the following categories of personal information:

- Personal identifiers such as a real name, alias, postal address, unique personal identifier, email address, telephone number, insurance policy number, account name, social security number, signature, gender, driver's license number, physical characteristics, consumer status, and other similar identifiers. We collect this category of information directly from consumers—either online, by phone, or in person. An antifraud service provider may confirm the information a consumer has provided to us and give us additional personal identifiers in response. We may also receive personal identifiers from marketing service providers.
- Driving and claims history, including information about any prior accidents or insurance claims. We request this information directly from consumers, but also sometimes receive it from antifraud and risk-assessment service providers.
- Boat information, such as the hull identification number (HIN), boat details, including any customizations, and photos. We collect this information directly from consumers, claimants, boat dealerships, repair shops, and other service providers.
- Financial identifiers, such as a bank account number, credit card number, debit card number, or other financial information. We generally collect this information directly from consumers. On occasion, we may receive this information indirectly while handling claims.
- Medical information, such as details involving the injuries sustained in an accident, the treatment for such injuries, as well as health insurance information. We receive this information either directly from consumers or their attorneys, or from medical-field third-parties, in accordance with state and federal law.
- Commercial information about consumer transactions and experiences with us and others, such as payment history, claims, coverage and vessel changes. We may receive this information directly from consumers or through their online activities, and sometimes from third-party vendors.
- Internet or other electronic network-activity information, which may include commercial information, such as browsing history, online identifier(s), Internet Protocol address,

search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement. We collect this information through a consumer's use of our website or mobile application(s) and third-party partners such as analytics and marketing providers.

- Geolocation data. When a consumer asks us to, we may collect geolocation data. For example, you may use our mobile application to find a nearby tower or repair shop. We collect this data through our application(s).
- Audio, electronic, visual, or similar information, such as recorded statements, photos of damaged vessels, videos of accident locations, and calls made to our customer service centers, which may be recorded. We receive this information directly from consumers or a claimant's insurer, through law-enforcement investigations (e.g., incident reports), and through fraud investigations.
- Professional or employment-related information in the form of business contact information and education or employment history, which we only use as permitted by law. We generally collect this information directly from consumers. On occasion, this information is provided to us by third-parties.
- Applicant and Employee information, in addition to information in the above categories, this information includes birth certificates (to validate dependents), passport numbers, access badge photos, background and screening data, and protected class characteristics. This information is used in accordance with state and federal laws and is shared with our human-resources service providers.
- Inferences drawn from the information we collect when consumers visit our websites, use our mobile apps, or interact with us on our social media platforms, as well as information about consumer preferences and behavior that we collect on our websites and mobile apps.

Why We Collect Information

We collect each of the above categories of information for a variety of purposes, including:

- For our core business purposes, such as providing quotes for insurance, processing applications (either for insurance or for employment), establishing and servicing policies, claims handling, providing customer support, and furnishing other insurance services. For example, we use information to verify the driving history and information of our applicants; complete billing, payment and reimbursement obligations; and prevent fraud.
- To assess and improve our product and service offerings, including the development of new products and services.
- To perform data analysis (including market and consumer search and analytics and trend analysis).
- To conduct marketing activities and communicate with you regarding products and services offered by GEICO Marine and its partners.
- To deliver website and mobile app content (including advertising) based on your interests and browsing history.
- To enable you to interact with us through social media platforms.
- To detect and prevent fraud and other prohibited or illegal activity.
- To maintain and enhance the security of our systems, data, and workplace.
- To hire qualified employees and maintain our workforce.
- To comply with legal obligations and policies.
- To bring and defend claims.
- For other purposes as permitted by law or to which you consent.

In the 12-month period prior to the effective date of this Privacy Policy, we disclosed all of the above categories of personal information to service providers that assist us in providing

insurance-related services, which include offering quotes, processing applications (both employment and insurance), and claims handling. If you are involved in an accident with another insured individual, we may have to share your information for the permitted purpose of handling that incident. We may also have to share your information with our reinsurers, excess insurers, insurance-support organizations that help us detect and prevent fraud, state insurance departments and other governmental and law enforcement authorities (where required by law or to protect our legal interests or in cases of suspected fraud or illegal activities), with consumer reporting agencies as permitted by law, and if ordered by subpoena, search warrant or other court order. We may disclose personal information to service providers involved in our marketing, verification, data-processing, risk-assessment, security and antifraud efforts, and as required or permitted by federal or state law.

We have not sold consumers' personal information in the 12-month period preceding the Effective Date of this Privacy Policy.

Who to Contact Regarding Privacy Matters

Under the California Consumer Privacy Act ("CCPA"), California residents have the following rights:

- (1) Right to Know, which is the right to request that GEICO Marine disclose what personal information we collect, use, and may disclose about them;
- (2) Right to Delete, which is the right to request that we delete personal information that is collected or maintained by GEICO Marine; and
- (3) Right to Non-Discrimination, which is the right to be free from discrimination for exercising any consumer rights under the CCPA.

We may limit our responses to any requests under the CCPA as permitted by law.

To exercise your rights to know or delete under the CCPA, please visit our website by clicking: www.geicomarine.com/privacypolicy.asp or call us at 703-461-2628 x5023. For verification purposes only, we will collect a limited number of personal identifiers, send those securely through a verification system, ask you follow-up questions through our online portal or representative, and then confirm whether your identity has been verified.

You may also designate an authorized agent to make a request to know or delete on your behalf. To designate an authorized agent, you must provide the natural person, or entity registered with the California Secretary of State, with written permission to submit such a request. You (or your agent) will still be required to verify your identity. However, if an authorized agent has been provided with power of attorney in accordance with the California Probate Code, then no additional written authorization is required. All agents must submit proof to GEICO Marine that they have been authorized by any consumer(s) to act on their behalf.

Please feel free to contact us with questions or concerns regarding our privacy policy and practices by emailing us at compliance@geicomarine.com or calling us at 703-461-2878 x5023.

Changes to This Privacy Policy

We may modify our privacy policy from time to time. The most recent version is always posted at geicomarine.com. When we make changes, we will revise the date at the bottom of this Privacy Policy.

The effective date of this privacy policy is January 1, 2020.