



ePremium Insurance Agency, LLC.

## **Privacy, Security, and Refund Policy**

## ePremium Insurance Agency Takes Care to Protect your Privacy

ePremium's operational protocol meets all state and federal guidelines and state licensing and registration requirements. Moreover, as a technology company in the insurance industry, our business systems and data housing protocol must meet regulatory requirements as they pertain to safeguarding and housing customer data in efforts to protect consumer privacy.

ePremium respects the privacy of its customers and is committed to protecting customer information on its website and throughout its business processes.

## Information We Collect On Each Visit to Our Website

We automatically collect the following information when you visit our website or web application, IRIS:

- Your IP (Internet Protocol) address
- Date and time of your request to our servers
- The pages or files you request and make changes to
- The success or failure of your requests

This information does not identify individual visitors on our public website, and we will make no attempt to do so unless illegal activity or tampering with our site is suspected. This data collected is used to generate statistical reports, and those reports are used solely for the purpose of managing our business and improving the information and services we offer.

## ePremium Insurance Agency Collects and Retains Only Customer Information that is Necessary for Business Operations

ePremium limits the amount of customer information we collect and retain to that which is necessary for business operations and customer service. Examples of information collected include the following:

- **Property Information:** This includes physical address, mailing address, resident names, contact phone numbers, contact emails, and other miscellaneous underwriting information that is needed for the insurance product requested.
- **Insurance Information:** This includes the policy coverages selected along with the policy details necessary to issue and maintain the policy.

- **Electronic Proof of Insurance:** This includes declaration pages and or evidence of insurance documents submitted through our system to aid in tracking and monitoring third party insurance not purchased through ePremium. ePremium will retain electronic files submitted through our system for 60 days past the expiration of the policy.
- **Payment Information:** This includes the payment details necessary to pay for the policy.
- **Personally Identifiable Information:** Information such as name, social security number, or other uniquely identifying data.

## Policy Notifications

ePremium communicates the policy statuses to our partner leasing agents/property management companies and may notify them upon cancellation or changes made to the liability limit coverage on insurance policies.

## Data Security

ePremium Insurance Agency is committed to data security. Our website and web application is secured using industry standard SSL (Secure Socket Layer) technology. Payment information and social security numbers are securely encrypted. Personally identifiable information, social security numbers, and other information are included in our information sharing practices. In the event of a data breach, individuals whose social security numbers are believed to have been compromised will be notified.

## Cookies

ePremium's website and web application uses "cookies", which are small pieces of information that a website stores on a visitor's web browser. A common example is the tracking of items placed in an online "shopping cart." We do not retain any record of "cookies" beyond what is necessary for running our website and web application IRIS.

## Refund Policy

ePremium follows all state department of insurance regulations as they pertain to refunding policy premiums. Policies can be cancelled without penalty by the named insured with a signed request to cancel. Upon receipt of signed cancellation request, any unearned premium will be refunded as of the date of cancellation.