

Privacy Policy

Last updated: February 25, 2025

Nantucket Lighthouse II, Inc. ("Nantucket") is committed to protecting your privacy as a user ("Authorized User") of our hosted Platform (the "Platform").

This Privacy Policy describes the type of information we may collect from you or that you may provide when you visit the Platform and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we may collect:

- On this Platform.
- In email and other electronic messages between you and this Platform.

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 Platform. By accessing or using this Platform, you agree to this Privacy Policy. This policy may be updated from time to time. Your continued use of this Platform after we make changes is deemed to be acceptance of those changes, so please check this Privacy Policy periodically for updates.

How we use your information: We use information that we collect about you or that you provide to us, including any personal information:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to ask a question about our services, we will use that personal information to respond to your inquiry. If you provide your personal information to purchase a product or service, we will use that information to process your payment and facilitate delivery. We may also save your information to facilitate new product orders.
- To create, maintain, customize, and secure your account with us.
- To tell you about our service updates.
- To process your requests and prevent fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- We may send you promotional emails about our services and offerings. You may opt out of marketing emails at any time by clicking the unsubscribe link in our emails or contacting us at privacy@affinityrisk.com.
- To notify you about changes to our Platform or any products or services we provide though it.
- To help maintain the safety, security, and integrity of our Platform, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including developing and improving our Platform, products, and services.

- 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 respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To resolve disputes, troubleshoot problems and respond to your customer service inquiries; prevent, detect, and investigate potentially prohibited or illegal activities, and enforce the Terms of Use.
- To keep a record of our communications with you; and provide you with other services requested by you as described when we collect the information.
- In combination with the information of other users so that we can generally assess users' preferences or to otherwise improve our Platform.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

How we disclose your information: We may share your information with the following third parties:

- To fulfill the purpose for which you provide it: If you request an insurance quote through the Platform, or otherwise use the Platform to obtain insurance coverage, we may share the information you provide through the Platform with insurance companies. We will only share your information with insurance companies as necessary to provide you with the products or services you have requested through the Platform. If you elect to proceed with a particular insurance company, that insurance company may seek additional information about you, including by contacting you directly by email, postal mail or telephone. Insurance companies are only permitted to contact you directly in order to provide you with the products or services you have requested through the Platform.
- Our service providers: We may share your information with contractors, service providers, and other third parties who provide certain services to us or on our behalf, such as operating and supporting the Platform. These service providers will only have access to the information needed to perform these limited functions on our behalf and are required to provide your information with at least the same level of protection and security as we use with regard to your information and use your information only for the purposes for which we disclose it to them.
- Our affiliates: We may share some or all of your information with our subsidiaries and corporate affiliates, joint ventures, or other companies under common control with us. We will require these entities to comply with the terms of this Privacy Policy with regard to their use of your information.
- Companies that acquire our business or assets: If our company or our assets are acquired by, transferred to or merged with another company, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, that company may acquire the information about you collected by us. We will require the applicable company to assume the rights and obligations that are applicable to your information at the time of the acquisition, transfer or merger. 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 Terms of Use 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 us, our customers, or others. This may include exchanging information with other companies and organizations for the purposes of fraud protection and credit risk protection.

Cookies: A cookie is a small text file containing a unique identification number that is transferred from a web server to an end user's browser, enabling the serving party to track the website activities of the end user. We do not issue any cookies which enable third parties to track the activities of Authorized Users or any end user.

Third-Party Links: This Platform may contain links to third-party websites that are not controlled by Nantucket. These third-party links are made available to you as a convenience and you agree to use these links at your own risk. Please be aware that Nantucket is not responsible for the content of third-party websites linked to our Platform nor are we responsible for the privacy policy or practices of third-party websites linked to Nantucket's Platform. Our Privacy Policy only applies to information we collect from you while you are actively in a connection with Nantucket on our proprietary Platform. If you should link to a third-party website from our Platform, we strongly encourage you to review and become familiar with that website's privacy policy.

Use of information outside your country of residence: The Platform is directed to users located in those states in the United States in which Nantucket or any of its affiliates are licensed insurance agents or brokers. The Platform is not intended as a solicitation for insurance in any state where Nantucket or any of its affiliates are not licensed. If you are located outside of the United States and choose to use the Platform or provide your information to us, your information will be transferred, processed, and stored in the United States. U.S. privacy laws may not be as protective as those in your jurisdiction. Your agreement to the terms of this Privacy Policy followed by your submission of information represents your agreement to this practice. If you do not want your information transferred to or processed or stored in the United States, you should not use the Platform.

Our security procedures: We have implemented technical and administrative security measures to protect your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. To guard against unauthorized disclosure of your information, information that is passed between your browser and us is encrypted with the Secure Sockets Layer (SSL) system. We also use industry-standard practices such as encrypted storage, firewalls, and password protection systems to safeguard the confidentiality of your information. Each of

our employees who has access to your information is aware of our security policies, and your information is only available to those employees who need it to perform their jobs.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the absolute security of your information. Any transmission of personal information is at your own risk. We assume no responsibility or liability if any information relating to you is intercepted and/or used by an unintended recipient.

Changes In our Privacy Policy: Nantucket will update this policy from time to time. A “last updated” date will always be included at the top of this Privacy Policy. To keep up-to-date with Nantucket’s policy, please check this page periodically. If you have any questions about our Privacy Policy, please feel free to contact us at privacy@affinityrisk.com.

How we retain your information: We retain information for active accounts as long as it is necessary and relevant for our operations. In addition, we may retain information from closed accounts to comply with the law, prevent fraud, collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigation, enforce the Terms of Use, and take other actions permitted by law. The information we retain about you will be handled in accordance with this Privacy Policy.