

FACTS

WHAT DOES QUALITAS INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.																									
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">■ Social Security number and [income]■ [account balances] and [payment history]■ [credit history] and [credit scores]																									
How?	All financial companies need to share consumers' and customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' and customers' personal information; the reasons Qualitas Insurance Company chooses to share; and whether you can limit this sharing.																									
<table><tr><th>Reasons we can share your personal information</th><th>Does Qualitas Insurance Company share?</th><th>Can you limit this sharing?</th></tr><tr><td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td><td>Yes</td><td>No</td></tr><tr><td>For our marketing purposes—to offer our products and services to you</td><td>Yes</td><td>No (You may unsubscribe from marketing emails by clicking the link in the footer of each email)</td></tr><tr><td>For joint marketing with other financial companies</td><td></td><td>No</td></tr><tr><td>For our affiliates' everyday business purposes—information about your transactions and experiences</td><td>Yes</td><td>No</td></tr><tr><td>For our affiliates' everyday business purposes—information about your creditworthiness</td><td></td><td>Yes</td></tr><tr><td>For our affiliates to market to you</td><td></td><td>Yes</td></tr><tr><td>For nonaffiliates to market to you</td><td></td><td>Yes</td></tr></table>			Reasons we can share your personal information	Does Qualitas Insurance Company share?	Can you limit this sharing?	For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	For our marketing purposes—to offer our products and services to you	Yes	No (You may unsubscribe from marketing emails by clicking the link in the footer of each email)	For joint marketing with other financial companies		No	For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No	For our affiliates' everyday business purposes—information about your creditworthiness		Yes	For our affiliates to market to you		Yes	For nonaffiliates to market to you		Yes
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To limit our sharing	<ul style="list-style-type: none">■ Call 1-866-770-2880 —our menu will prompt you through your choice(s)■ Email us at: privacy@qualitasins.com or■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>																									
Questions?	Call 1-866-770-2880 or go to https://www.qualitasinsurance.com/																									



Mail-in Form

<p>Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]</p> <p><input type="checkbox"/> Apply my choices only to me]</p>	Mark any/all you want to limit:		
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
	Name		<p>Mail to: Qualitas Insurance Company, Attn: Privacy Officer, P.O. Box 420760, San Diego, CA, 92142</p>
	Address		
	City, State, Zip		
	[Account #]		

Who we are

Who is providing this notice?

Qualitas Insurance Company

What we do

How does Qualitas Insurance Company protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We have implemented reasonable administrative, technical , and organizational measures designed to protect your information in line with the Safeguards Rule.

How does Qualitas Insurance Company collect my personal information?

We collect your personal information, for example, when you

- [open an account] or [deposit money]
- [pay your bills] or [apply for a loan]
- [use your credit or debit card]

[We also collect your personal information from other companies.]
OR
[We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to yo
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

[Your choices will apply to everyone on your account.]
OR
[Your choices will apply to everyone on your account—unless you tell us otherwise.]

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- [affiliate information]

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- [nonaffiliate information]

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- [joint marketing information]

Other important information

If you are a resident of California, we will ask for consent before sharing your personal information with a non-affiliated third party. You also have the right to opt-out of personal information sharing with affiliates.

