

Important Privacy Choices Regarding your Non-Public Information

Insurance - Long Form
Ca. Ins. Code Sections 791.01, et seq.

Any rights a consumer, claimant, or beneficiary may have as described in this California notice are not limited by the standard federal privacy notice that we have also provided to you.

Effective Date; 4/11/2019

Data Security

At Fast Forward Insurance Services, we know the importance of respecting your privacy and maintaining your trust. This notice is intended to satisfy California privacy notice laws. We have physical, electronic and procedural security measures in place that comply with legal standards to protect your personal information. These measures include computer safeguards such as firewalls, anti-virus software and passwords, as well as secured files and buildings and restricting access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you and requiring companies that work with us to protect your information.

Information We Collect

In order for us to obtain or service the insurance products that you ask for from us, we may collect personal information from you, as well as from others.

Personal Information includes any identifying information, such as:

- Your name, address, e-mail address, phone number
- Age, marital status, occupation, social security number, assets, income, and beneficiaries
- Claim history, driving record, car make and model, license number, lender and lease agent
- Credit history, credit standing, policy coverage, premiums, and payment history

We collect your personal information from:

- You in person, by telephone, or over the Internet
- Forms you submit to us, such as applications, claims, and policy updates
- Your business dealings with us and with other companies
- The DMV to verify driving record or license status
- Claims databases, such as the Comprehensive Loss Underwriting Exchange
- How We Use and Disclose Personal Information

In order for us to obtain, or to service, the insurance that you asked for from us, we may disclose your personal information to affiliated and nonaffiliated companies. However, we do not sell personal information or customer lists to anyone for marketing. We only disclose information about you as allowed or required by law. In those instances, we may disclose personal information without your prior consent.

We may disclose personal information to:

- We do not disclose information about you to third parties whose only use of the information is to market a product or service. However, in the course of our general business practices, we may disclose the information that we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described below:
- To an insurance institution, agent, or credit reporting agency for either this agency or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you.
- Financial companies, such as life, automobile and property insurers, mortgage bankers, securities broker-dealers, and insurance agents or brokers
- To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us.
- To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction.
- To a person other than an insurance institution, agent, or insurance-support organization, provided the disclosure is reasonably necessary:
- To enable the person to perform a business, professional or insurance function for the disclosing insurance institution, agent, or insurance-support organization or insured and the person agrees not to disclose the information further without the individual's written authorization unless the further disclosure:
- Would otherwise be permitted by law if made by an insurance institution, agent, or insurance-support organization; or
- Is reasonably necessary for such person to perform its function for the disclosing insurance institution, agent, or insurance-support organization.
- To enable the person to provide information to the disclosing insurance institution, agent or insurance-support organization for the purpose of:
- Determining an individual's eligibility for an insurance benefit or payment; or
- Detecting or preventing criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction.
- To an insurance institution, agent, insurance-support organization or self-insurer, provided the information disclosed is limited to that which is reasonably necessary under either paragraph above.
- To detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with insurance transactions; or
- For either the disclosing or receiving insurance institution, agent or insurance-support organization to perform its function in connection with an insurance transaction involving you.
- To a medical-care institution or medical professional for the purpose of any of the following:
- Verifying insurance coverage or benefits.
- Informing an individual of a medical problem of which the individual may not be aware.
- Conducting operations or services audit, provided only such information is disclosed as is reasonably necessary to accomplish the foregoing purposes.
- To an insurance regulatory authority; or
- To a law enforcement or other governmental authority pursuant to law.
- As otherwise permitted or required by law.
- In response to a facially valid administrative or judicial order, including a search warrant or subpoena.
- To an affiliate whose only use of the information will be in connection with an audit of the insurance institution or agent or the marketing of an insurance product or service, provided the affiliate agrees not to disclose the information for any other purpose or to unaffiliated persons.

- To a governmental authority for the purpose of determining the individual's eligibility for health benefits for which the governmental authority may be liable.
- To a certificate holder or policyholder for the purpose of providing information regarding the status of an insurance transaction.
- To a lienholder, mortgagee, assignee, lessor, or other person shown on the records of an insurance institution or agent as having a legal or beneficial interest in a policy of insurance. The information disclosed shall be limited to that which is reasonably necessary to permit the person to protect his or her interest in the policy and shall be consistent with the law.
- To an insured or the insured's lawyer when the information disclosed is from an accident report, supplemental report, investigative report or the actual report from a government agency or is a copy of an accident report or other report which the insured is entitled to obtain under the law.

Insurance companies Fast Forward Insurance Services may share information with include: Nationwide Mutual Insurance, Safeco Insurance, The Hartford, Stillwater Insurance Group, Pacific Specialty Insurance Company, and Travelers Insurance.

Please note that each company's policies have their own terms, exclusions, limitations, and reductions for keeping them in force.

When we use service providers to help service your account, your personal information stays confidential. Our service providers agree to keep personal information private and not use it for any other purpose.

We may share personal information with insurance data banks that collect information about claim history, accident fault, and amounts paid. Insurance data banks may retain personal information and disclose it to other insurance companies and others legally entitled to see it.

When your policy comes up for renewal, we may share your information with other insurance companies to obtain competing quotes and provide you with better coverage or pricing. If you don't want that to happen, you may "opt-out" as described below.

Opt Out Options

When your policy comes up for renewal, we may share your information with other insurance companies to obtain competing quotes and provide you with better coverage or pricing. If you don't want us to share your information with other insurance companies to obtain competing quotes for better coverage or pricing when your policy renews, you may tell us so. By "opting out", you instruct us to not share your information with other companies for this purpose. If you wish to opt-out, call us toll free at 833-DIAL-FFI. We may share your information if we do not hear from you within 45 days. However, you may opt-out at any time. Just call or write us. Even if you opt-out, we may still share your information as allowed by law. This includes disclosing information to our affiliates to market other products or services to you without obtaining prior authorization and the law does not allow you to restrict that disclosure.

This privacy statement describes our privacy practices. We provide one copy of this notice to joint holders in our annual notice; so please share this information with everyone covered by your policy. If our practices change, we will inform you promptly. We treat our former customer's information the same as our current customer's information.

Right to Access and Correct Personal Information

You have the right to access, and request the correction, or the amendment of all your recorded personal information that has been collected by us. If you wish to review your recorded personal information, please write to us at: 1209 Nevada Street, #200, Redlands, CA 92374. Include your name, address, telephone number, and policy number and let us know what kind of information you want to see and if you'd like it sent to you by mail or if you'd prefer to access it in person. The request should state whether you would like access in person or a copy of the information sent to you by mail.

If you see any mistakes, let us know and we will review it. To correct, amend, or delete any of your information you should submit a request in writing to Privacy Information, Fast Forward Insurance, Inc., 1209 Nevada Street, #200, Redlands, CA 92374.. The request should include your name, address, policy number, telephone number, the specific information in dispute, and the identity of document or record that contains the disputed information. If we agree, we will correct our files. If we disagree, you may file a short statement of dispute with us. Your statement will be included with any data we disclose in the future.

Please be aware that we do not control the personal information about you obtained from other third parties such as, consumer reporting agencies or Department of Motor Vehicles. You will need to contact these third parties directly to correct your personal information in their records. We will provide you with the name and address of these third parties.

Reservation of the Right to Disclose Information in Unforeseen Circumstances

In connection with the potential sale or transfer of its interests, Fast Forward Insurance Services, Inc., and its affiliates (if any), reserve the right to sell or transfer your personal information (including but not limited to your name, address, age, sex, zip code, state and country of residency, and other information you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice, product or service; (2) agrees to be Fast Forward Insurance Services, Inc. successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

Fast Forward represents highly rated insurance companies and include: Nationwide Mutual Insurance, Safeco Insurance, The Hartford, Stillwater Insurance Group, Pacific Specialty Insurance Company, and Travelers Insurance.

For More Information or If You have Questions

Please feel free to call us at 833-DIAL-FFI if you would like to ask us any questions about this disclosure. We look forward to servicing you and your insurance needs.