



PRIVACY NOTICE

Palomar recognizes that protecting the privacy and security of the personal information it obtains about its customers is an important responsibility. This Privacy Notice describes Palomar's policy about how it treats that information. The terms "we", "us", and "our" as used in this Privacy Notice refer to Palomar.

How we obtain information. We obtain most of the information we need directly from you on your application or other forms that you complete, or from those you have authorized to provide information to us in connection with providing you insurance or administering claims. We may also obtain information from credit reporting agencies.

Information we collect. The type of information we obtain depends on the type of insurance product or service we are providing. The type of information we may obtain fall into the following general categories:

- ◆ Information that we receive from you on applications or other forms;
- ◆ Information about your transactions with us, our affiliates or others;
- ◆ Information we receive from a consumer reporting agency;
- ◆ Information we receive as the result of investigations and/or audits that we may perform;
- ◆ Information we may disclose; and/or
- ◆ Information we collect about you and your property in connection with the initial underwriting or renewal of an insurance product or service.

Information we disclose. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. Examples of disclosures permitted by law include, but are not limited to, disclosures to organizations, including our affiliated companies and/or companies that provide claims administration, underwriting, investigation or policyholder services for us or on our behalf, and disclosures you have authorized us to make.

How we protect the confidentiality and security of nonpublic personal information. We restrict access to nonpublic personal information about you to those who need to know that information in order to provide you with our insurance products, services relating to claims administration, underwriting, investigation or policyholder services. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic information.

Independent Sales Agents. The sales agents who represent us are independent. Your independent sales agent may gather and retain customer information, financial information and/or health information about you. The use and protection of that information by your independent sales agent is your independent sales agent's responsibility. We are not responsible for the information the agent may collect. If you have questions about whether or how your independent sales agent uses or discloses such information, please contact your independent sales agent.

Changes to our Privacy Notice. Our policy about obtaining the disclosing information may change from time to time. We will provide you with notice of any material change to this policy before we implement the change and at least on an annual basis.

For Nevada Residents

We are providing you this notice pursuant to state law. In addition to requiring us to provide notice to you regarding our internal Do Not Call List, Nevada Law requires that we provide you with the following contact information:

Bureau of Consumer Protection
Office of the Nevada Attorney General
555 E. Washington St., Suite 3900
Las Vegas, NV 89101
Phone Number: (702) 486-3132
Email: BCPINFO@ag.state.nv.us