

Telematics Privacy Statement

Last Revised: July 31, 2020

United Farm Family Mutual Insurance Company ("Insurer") and LexisNexis Risk Solutions Inc. ("LexisNexis") respect the privacy of the data collected from users ("you") and the motor vehicles you drive in connection with the LexisNexis Telematics program available through the Insurer's mobile application ("Telematics App"), mobile optimized consumer facing dashboard ("Dashboard"), and associated websites (collectively, "Telematics Program"). This privacy statement describes how Insurer and LexisNexis (collectively, "we," "us," or "our") will use, disclose, and safeguard the data collected when you access and use the Telematics Program. This privacy statement supplements and incorporates by reference the LexisNexis Privacy Policy available at <https://risk.lexisnexis.com/privacy-policy> and the Insurer Privacy Policy available for Indiana customers at www.infb.com/company/privacy-notice and at www.eaststreetins.com/company/privacy-notice for customers in all other states. This privacy statement is not intended to limit any data usage provisions that you agree to with the Insurer.

From time to time, we may update this privacy statement, at our sole discretion. We will update the "Last Revised" date of this privacy statement when we make changes.

Data Collected

Insurer may collect data about you, the motor vehicles you drive, and any named or rated driver on your insurance policy (collectively referred to as "Your Telematics Data") in a variety of ways. This privacy statement does not apply to the third party mobile application online stores from which you download the Telematics App and such app stores may also collect and use information about you. Specifically, the Telematics App is downloaded from the Apple® App Store or GooglePlay™ and may be subject to such app store's privacy policies and terms of use.

The data collected depends on your use of the Telematics Program.

If you are a customer of the Insurer, LexisNexis may collect from the Insurer information about the policyholder or individual participating in the LexisNexis Telematics program, the covered vehicle and the named driver, such as:

- Contact details and other demographic information that you voluntarily provide to us. For example, when you download the Telematics App, you will be prompted to provide certain personal information, including but not limited to your name, email address, and mobile phone number as part of the registration process. We also collect the contact information you voluntarily give to us when you participate in various activities related to the Telematics Program
- Motor vehicle data, including Vehicle Identification Number (VIN), make, model, and model year.
- Insurance driver information (e.g. your driver's license number, birthdate) and insurance policy information, such as the policy number, policy type, and policy relationship (e.g. primary named insured, listed driver).

If you register for an account using the LexisNexis mobile application for the LexisNexis Telematics program offered through the Insurer, LexisNexis collects directly from you:

- Contact details, including name, email address and mobile phone number;
- Driver's license information, including home zip code and date of birth;
- Your log-in details, such as username and password.
- Leaderboard profile information, including your alias name and image.
- Insurance policy number with the Insured (if applicable).

The Telematics App collects data about how the covered vehicle is being operated, including:

- Trip information, such as trip start and end date and time, distance traveled, Speed, acceleration, deceleration, and braking data, Road surface information, and Mobile device usage during a trip, such as whether the hands-free feature was used or texts were sent during a trip.
- Details of your visits to the Dashboard, the resources you access, and any data you download. This information may also be tracked and analyzed for data analytics purposes to help understand how users interact with the Dashboard.
- Third party information we may access, such as geolocation and directional information. As part of the Telematics Program, we need to process information about your actual location. If enabled, this happens each time you open the Telematics Application. The types of location data we collect and store include your latitude, longitude, time of travel, and compass-related data. LexisNexis uses various technologies to determine location, including IP address, GPS, other sensors, Wi-Fi access points, and cell towers.
- Data that LexisNexis servers automatically collect when you access the Telematics App or the Dashboard, such as your IP address, device ID and type, your browser type and

language preference, the operating system used by your device, mobile carrier, access times, and your mobile device's geographic location while the Telematics App is actively running.

- Information collected via mobile device IDs and other similar tracking technologies to recognize you.

All of the above information is collectively referred to herein as “your Telematics Data”.

Use of Your Telematics Data

Your Telematics Data will be used to provide and support the Telematics program. The Insurer will use your Telematics Data for purposes of insurance administration, including for policy quotes, approvals, renewals, pricing, analysis and fraud or crime prevention. In addition, the Insurer reserves the right to use Your Telematics Data to help adjudicate third party claims and legal matters. Without limiting the foregoing and for purposes of clarification, Your Telematics Data will not be used by the Insurer to adjust or deny first party claims. LexisNexis will use your Telematics Data to evaluate, customize and improve the Telematics program; notify you about changes or updates; and respond to your requests, inquiries and concerns. We may also use your Telematics Data for statistical and research analysis; to improve or develop other products, services and benefits; to comply with legal obligations, assist law enforcement, respond to subpoenas, resolve disputes, and enforce agreements; and in other ways to which you have expressly consented. The Telematics Program may use Google Analytics to analyze usage. Google Analytics uses a set of cookies to collect information and report usage statistics without personally identifying individual users to Google. More information on Google Analytics is available at: “How Google uses data when you use our partners' sites or apps” located at www.google.com/policies/privacy/partners/.

Also, the Telematics Program uses location information. For the Telematics App to function properly, you must activate the location setting on your mobile device. We use the location data from your mobile device to tailor the Telematics Application to your current location.

Disclosure of Your Telematics Data

In order to provide technology, customer service, research, marketing, communications and other support for the Telematics program, we may share your Telematics Data as follows:

- We may share your Telematics Data with third parties that perform services for us or on our behalf, including geolocation application programming interface services (such as

Google Maps), telecommunication companies, wireless service providers, and email delivery vendors.

- Information about your driving habits derived from your Telematics Data will be visible to all drivers on your insurance policy who are enrolled in the Telematics program and may be disclosed to the parents or guardians of those drivers who are under the age of 18.
- If you created a leaderboard profile, your profile information will be publicly displayed to other registered users of the Telematics Program, so please do not provide information or images that you would not want to be public.
- If either LexisNexis or the Insurer believes the release of your Telematics Data is reasonably necessary to: (i) respond to legal process, a subpoena or a similar request for information, a court order, or other legal obligation; (ii) defend against legal claims; (iii) cooperate with a request from law enforcement or other governmental agency in connection with efforts to investigate, prevent, or take other action regarding illegal activity, suspected fraud, or other wrongdoing; (iv) protect and defend the rights, property, or safety of LexisNexis, the Insurer, our users, our employees, or others; or (v) detect, investigate, and help prevent data security threats or other malicious activity, then your Telematics Data may be shared to the full extent permitted by law.
- If LexisNexis, the Insurer, the Telematics Program or a related asset or line of business is acquired by, transferred to or merged with another entity, then your Telematics Data may be transferred to the successor entity.
- LexisNexis and Insurer may share your Telematics Data with third parties for purposes other than as described in this privacy statement with your consent.

Data Security

LexisNexis and Insurer use a variety of administrative, physical and technical security measures, including data compression and encryption technologies, intended to safeguard your Telematics Data. Please be aware, however, no security measures are perfect or impenetrable and no method of data transmission can be guaranteed against any interception or other type of misuse. As a result, we cannot guarantee the security of your Telematics Data.

Contact

If you have any questions, comments or requests regarding this privacy statement or the processing of your Telematics Data, please contact:

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