WEBSITE TERMS AND CONDITIONS OF USE

These Website Terms and Conditions of Use govern your use of this website (the “Website”) and provide additional information about Lighthouse Management, LLC and its affiliate and subsidiary, Lighthouse Property Insurance Corporation (collectively referred to herein as “Lighthouse”).

USE OF THIS WEBSITE SIGNIFIES THAT YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS SET FORTH IN THESE WEBSITE TERMS AND CONDITIONS OF USE. IF YOU DO NOT AGREE WITH THESE TERMS, YOU MUST EXIT THIS WEBSITE.

Important Notice - Terms of Use

This document outlines the Terms of Use relating to your use of this website. The material provided on our site, including the information and any images incorporated in the site, is for your personal private non-commercial use only. You may not modify, republish, post or transmit anything you obtain from our site, including anything you download from our site, unless you first obtain our consent. You agree not to engage in unauthorized retrieval of data or other content from our site. Do not create any kind of hyperlink from any other site to ours unless you first obtain our permission. These Terms of Use apply only to your use of our site and do not change or alter any other agreement or contract between you and Lighthouse or any of its affiliates or insurance companies it represents.

Lighthouse reserves the right, in its sole discretion, to modify or change these Terms of Use at any time without prior notice to you. Your continued use of our site constitutes acceptance of those changes. If you choose not to accept these Terms of Use, please do not use our site.

Ownership of Materials & Restrictions on Use

The information on our website, including but not limited to text, graphics, software, audio, video, and files, is the property of Lighthouse and is protected under United States and worldwide copyright laws or other intellectual property laws. Lighthouse reserves all rights to its intellectual property.

Products, Coverage and Learning Center

Any descriptions of products, coverages, discounts, or safety tips stated on our site and social media are intended as general information and do not form part of your insurance policy. Please recognize that a precaution or tip may not be appropriate or effective in every circumstance. Please use your own judgment about what is appropriate. To obtain coverage, a Lighthouse agent must complete an application for you, which is then subject to underwriting approval. For information about our products, services, or coverage selections, please contact an agent appointed with Lighthouse.

Privacy Policy
Our Website Privacy Policy is incorporated into and made part of these Website Terms and Conditions of Use and describes our use and protection of nonpublic personal information. Reading the Website Privacy Policy will help you understand how we treat the personal information that we obtain from you or other sources to provide you with products and services.

**United States use only**

This website is controlled, operated and intended for use only in the United States of America. We do not represent that materials on this website are appropriate or made available for use outside the United States of America.

**Prohibited uses**

Some parts of our website require authorization for access. Unauthorized access to these areas is prohibited and will result in criminal and civil prosecution. We will view, monitor and record any such attempts to access unauthorized areas and will give such information as necessary to law enforcement personnel.

You agree that any information you provide through this website will be truthful and accurate. Lighthouse reserves the right to require a customer change their customer information or answers to security questions if they are deemed inappropriate at Lighthouse’s sole discretion and judgment. Lighthouse reserves the right to modify, reject or eliminate any information residing on or transmitted to the website that it, in its sole discretion, believes to be unacceptable, objectionable or in violation of these Website Terms and Conditions of Use and notices or in violation of the laws of the United States of America. Lighthouse reserves the right to terminate your access at any time without notice for any reason whatsoever.

You may not use this website to engage in any illegal activity. You may not use this website to engage in conduct which is defamatory, libelous, threatening or harassing or that infringes on a third party’s intellectual property or other proprietary rights. Lighthouse prohibits use of our site or referenced emails from our site if it is intended to, or appears to harass, libel, humiliate, embarrass, threaten, or defame any person, or if the email or use is discriminatory, pornographic, indecent, or offensive based on sex, color, national origin, race, age, religion, sexual orientation, disability or other legal classification.

**Secured areas/passwords**

Some portions of this website are restricted and require authorization for access. Unauthorized use of or access to these areas is prohibited. Actual or attempted unauthorized use of or access to such areas may result in criminal and/or civil prosecution. Attempts to access such areas without authorization may be viewed, monitored and recorded and any information obtained may be given to law enforcement organizations in connection with any investigation or prosecution of possible criminal activity on this system. If you are not an authorized user of such areas or do not consent to continued monitoring, you should not attempt to access such areas.
If you are an authorized user of any restricted area, you are responsible to maintain the security/confidentiality of your password. DO NOT SHARE YOUR PASSWORD WITH ANYONE. Lighthouse will not ask you for your password. If you know or suspect that your password has been compromised, change your password immediately. If you suspect any unauthorized activity related to your account, you should contact Lighthouse. Lighthouse will not be responsible if you do not properly secure your password or if you choose to share your password with anyone else.

Policyholder/Customer Portal Registration and Data

To gain access to our Policyholder/Customer Portal, you will be required to complete an online registration process. You will be required to provide certain information pertaining to your policy and this information will need to match what we have on record. Upon registration, an account and password will be created. By registering, you agree that all information provided in the registration is true and accurate and that you will maintain and update this information as required to keep it current, complete and accurate. You also grant us the right to disclose to third parties certain information about you. The information we obtain through your use of this site, including your registration information, is subject to our Privacy Policy, which is specifically incorporated by reference into these Terms of Use.

Security and Password

When you complete the online registration and create an account and password, you agree to the following conditions:

- Lighthouse is authorized to act on instructions received under your password without any requirement to question those instructions
- Lighthouse is not liable for any unauthorized access to your personal information
- You are solely responsible for maintaining the confidentiality of your password and account and for any and all statements made and acts or omissions that occur through the use of your password and account
- You will notify the Lighthouse immediately if you believe anyone else has obtained your password or if you believe unauthorized access has occurred or may occur
- Lighthouse may deny access or block any transaction made under your password without prior notice if we believe your password is being used by someone other than you, or if any unauthorized access to your personal information has occurred or may occur, or for any other reason, but we are under no obligation to do so. Therefore, you must take steps to ensure that others do not gain access to your password and account. Our personnel will never ask you for your password. You may not transfer or share your account with anyone, and we reserve the right to immediately terminate your account in the event of any unauthorized transfer or sharing thereof.

Online claims submissions
If you are a Lighthouse customer, you may elect to file a claim through the customer portal. Your submission does not commit Lighthouse to coverage for this loss. Information you submit regarding your insurance policy and the loss is subject to review and verification. Lighthouse reserves the right to request additional information prior to reaching a decision on the claim. A claim representative will be communicating with you regarding your claim. All policy provisions contained in your policy remain in effect. If you have any questions concerning the coverage afforded by your policy, please contact your agent.

Third-party websites

For your convenience, the Lighthouse website may contain links to other third-party websites that Lighthouse does not maintain. Lighthouse does not sponsor or endorse the other sites or their materials, and these sites are not affiliated with Lighthouse in any way. Lighthouse is not responsible for the contents or the privacy policies of any link and makes no warranties or representations about the contents, products offered on such sites. You are encouraged to read the privacy policies of every website you visit, as they may vary.

Availability of products and services

Lighthouse does business in only certain states in the United States of America: Louisiana, North Carolina, South Carolina and Texas. Not all products described on this website are available in all states. You may not be eligible for all products and services and Lighthouse reserves the right to determine such eligibility as permitted by law. Additionally, certain products may be subject to specific terms, conditions, representations or agreements. The portions of this website related to such products and services provide additional information about product eligibility and availability. For more information about these products, please contact a Lighthouse appointed agent.

Insurance quotes/coverages

Currently, online quotes are not available. For additional information about products, services or coverage selections otherwise offered by Lighthouse, please contact a Lighthouse appointed agent.

Any coverage descriptions provided on this website are general descriptions of available coverages and are not a statement of contract. To obtain coverage you must submit an application to Lighthouse via a Lighthouse appointed agent which is then subject to underwriting approval. Product availability and coverages may vary by state. For additional information, please contact one of our agents.

Changes

The content of this website and of these Website Terms and Conditions of Use are subject to change without prior notice.
Affiliated companies

Lighthouse Management, LLC

Contact information

Should you have any other questions about these Terms of Use, please call us at 1.888.544.4885. Thank you for choosing Lighthouse Property Insurance Corporation. We value our customers and appreciate the opportunity to serve you.

PRIVACY POLICY

This Website Privacy Policy is incorporated into, and made part of, the Website Terms and Conditions of Use, which govern your use of the Lighthouse Website.

Lighthouse Property Insurance Corporation (Lighthouse) values you as a customer and we take our responsibility of maintaining the privacy of our customers’ nonpublic personal information very seriously. Financial information that identifies you and is not available to the public is considered nonpublic personal information.

This Privacy Policy informs you of our policies regarding collection, use, security and protection of customer information for our current and former customers. It also explains how to contact us if you have any questions regarding this Privacy Policy or the personal information collected about you. As providers of products and services that involve compiling personal and sometimes sensitive information, we want you to understand how we protect the confidentiality of all personal information obtained while doing business with you.

This privacy policy does not apply to the practices of companies that Lighthouse does not own or control, or to people that Lighthouse does not employ or manage.

Our Privacy Principles

Lighthouse does not rent, sell, or share personal information about you with other people or nonaffiliated companies except to provide products that you have requested, when we have your permission, or under the following circumstances:

We provide the information to trusted partners who work on behalf of or with Lighthouse under servicing agreements. These companies may use your personal information to help Lighthouse communicate with you about offers from Lighthouse and our services. However, these companies are legally obligated not to share this information with anyone.

We respond to subpoenas, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims.
We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of Lighthouse’s Website Terms and Conditions of Use, or as otherwise required by law.

We transfer information about you if Lighthouse is acquired by or merged with another company. In this event, Lighthouse will notify you before information about you is transferred and becomes subject to a different privacy policy. We do not sell customer information.

We afford our prospective and former customers the same protections as existing customers with respect to the use of personal information.

- We do not sell customer information.
- We do not share customer information with nonaffiliated parties that would use your customer information for their own marketing purposes.
- We contractually require any service provider and any unaffiliated person or organization with which we have a joint marketing agreement to protect and maintain the confidentiality and safety of Lighthouse customers’ nonpublic personal information.
- We afford prospective and former customers with the same protections as existing customers with respect to the use of nonpublic personal information.
- We have procedural, technical, and physical safeguards in place to protect your customer information.

Information We May Collect

We collect and use information about you to quote and service your insurance policy and to improve our products and services. To do so, we must use nonpublic personal information. Depending on the product or service, we may collect this information from some or all of the following sources:

- **Application Information**: You provide this on your application, through your agent or broker, or online. We may also obtain it from directories and other outside sources. It includes your name, street and email address, phone number, age of your home, type of construction, information about your home, social security number, date of birth, gender, marital status, how long you have been a Lighthouse customer, your payment history, your type of insurance coverage, your premiums, underwriting information and claims history.

- **Consumer Report Information**: We obtain this from consumer reporting agencies. It includes your claims history with other insurance carriers. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.

- **Transaction Information**: This is information about your transactions with us, our affiliates, or others. It includes your insurance coverages, underwriting, limits and rates, and payment and claims history. It also includes information that we require for billing and payment including information about your use of financial products and services that we offer.

*We do not routinely collect customer credit information from consumer reporting agencies or other unaffiliated third parties, however, we reserve the right to do so. We do not share customer credit information in those limited situations we collect such information.*
If your relationship with us ends, your nonpublic personal information will remain protected, as required by local, state, and federal laws and according to our practices, as described in this notice.

We routinely collect information from third party consumer reporting agencies in regards to prior loss/claim history. In the event that your policy is cancelled or non-renewed because of information obtained from a third-party provider, you should know:

- The decision is made by Lighthouse Property Insurance Corporation only, not the third-party provider
- The name(s) and phone number(s) of the third-party providers used to obtain information on you will be listed in a notice of cancellation or non-renewal
- You have the right to dispute the information by contacting your agent or Lighthouse Property Insurance Corporation

**Policyholder Portal:** When you register for our insured portal, we may ask for information such as your name, address, email address, date of birth, gender and occupation. Once you register with Lighthouse and sign into our portal, you are not anonymous to us.

**Website Information/ Site Technology**

This information is unique to internet transactions. It includes the website that linked you to ours, your computer’s operating system, and the pages you viewed on our site. Some websites, including ours, may also store “cookies” on your computer. Cookies collect technical data, like your Internet protocol (IP) address, operating system, and session ID. They can also save certain information entered by you. Lighthouse automatically receives and records information on our server logs from your browser, including your IP address, Lighthouse cookie information, and the page you request.

When you register with Lighthouse, use Lighthouse products or services, or visit Lighthouse websites or web pages, the website may request and collect certain personally identifiable information including, but not limited to:

**Personal information:** Lighthouse may combine information about you that we have with information we obtain from business partners or other companies, if applicable.

**Cookies**

As with many websites, Lighthouse may use “cookies” and/or other technology in the website or in our communications with you to enhance the functionality of the site and to make your transactions and other activities more convenient and efficient (collectively, “Tracking Technologies”). These Tracking Technologies may vary, but in some cases may involve a small file stored locally on the computer used to access the website, and may be used by us to store and collect information relating to your viewing and use of the website and our correspondences with you. You may set your web browser software not to accept cookies, but, if so, certain functionality of the website may be affected. We may collect your IP (Internet Protocol) address to help diagnose problems with our server, administer our website and
identify our users. We may also use such Tracking Technologies to remember user preferences or minimize the need for you to re-enter information.

Third-parties (including, but not limited to, software vendors, advertisers and fulfillment companies) may also use Tracking Technologies by or through the website. We have no control over any information such third-parties track or collect, and we have no responsibility or liability for any tracking, data collection or other activities of such third-parties.

**Google Analytics**

We use Google Analytics to collect information about visitor behavior on our website. The data we collect using this technology does not include personally identifiable information or data in an individual identifiable format. It provides information about web page visits, the items clicked on our web pages, and how long visitors stay on our web pages. We also use Google Analytics Demographics and Interest Reporting, which allow us to analyze anonymous data pertaining to the gender, age, and interests of website visitors. We do not disclose any information collected through Google Analytics to third parties. This information helps us to better understand how people use our website and identify ways to improve the experience.

**How We Use This Information**

We use nonpublic personal information to:

- Enhance our service to you
- Underwrite your policies
- Process your claims
- Ensure proper billing
- Service your account
- Measure your interest in our products or services
- Improve existing products and develop new ones
- Monitor customer trends
- Service the products and services we provide to you or that you request from us

We do not disclose any nonpublic personal information about our policyholders or claimants to any third parties except as permitted by law. We do not sell customer information to anyone, and we do not share customer information with nonaffiliated companies that would use that information to market their own products to you. We may be required by law or regulation to disclose information to third parties. This may include, but is not limited to, using it to:

- Evaluate your insurance requests
- Process, service and maintain policies and transactions
- Administer and investigate claims
- Resolve disputes
- Prevent fraud
- Monitor and archive communications
- Perform risk control such as obtaining reinsurance
- Comply with rules of, or inquiries from, industry regulators
- Respond to a subpoena
Furthermore, we may use your nonpublic personal information in accordance with applicable law to verify your identity when you inquire about a product furnished to you by us, or to comply with legal and regulatory requirements.

How We Protect Your Information

As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of the services provided to you. Under these agreements, the companies may receive information about you, but they are required to safeguard this information and they may not use it for any other purposes. Such third parties are required by Lighthouse to conform to our privacy standards.

We restrict access to your nonpublic personal information to our employees and others who we feel must use it to provide our products and services. Their use of the information is limited by law and written agreements where appropriate. We also maintain physical, electronic and procedural safeguards to protect your information.

Information We May Share or Disclose to Affiliate and Nonaffiliate Third Parties

Information about our customers will only be disclosed as permitted or required by law. We may share or disclose the nonpublic personal information described above to affiliated and nonaffiliated third parties to settle claims, to process your policy, or to service your policy on our behalf or as directed by you. We may also disclose information to affiliated and nonaffiliated third parties to comply with our obligations or assert our rights as an insurer. Information about our former customers and about individuals who have obtained quotes from us is safeguarded to the same extent as nonpublic personal information about our current customers. As permitted by law and without previous authorization, we may provide information about you from our records to affiliated and nonaffiliated third parties including, but not limited to, the following:

- Our agents, investigators, appraisers, adjusters, attorneys, and other persons who are or will be involved in processing your application and servicing your policy or any claims you may make
- Third parties that are related to the transaction, including financial services providers, such as banks, mortgage companies, mortgage brokers, agencies that offer consumer information, insurance companies, investment consultant and similar companies, and real estate agents, brokers, and appraisers
- Third parties that offer support or services related to insurance
- Third parties that perform actuarial or other studies
- Our reinsurers
- Insurance support organizations that detect and prevent fraud
- State insurance department or other governmental or law enforcement authorities if required by law or to protect our legal interests or in cases of suspected fraud or illegal activities
We may share or disclose nonpublic personal information to these affiliated and nonaffiliated third parties to assist us in the following:

- Processing, billing, or collecting premiums or amounts due to us
- Underwriting coverage
- Determining benefits
- Administering, processing, investigating, or servicing claims
- Determining the coverage risk
- Investigating and preventing fraud or material misrepresentation
- If ordered by a subpoena, search warrant, or other court order
- Providing services required of an insurer
- Mailing policy statements or other information on our behalf
- Verifying information or coverage, including identity
- Developing, operating, and maintaining our services and systems

We will only share your personal information in the strictest confidence necessary to accomplish the purposes mentioned above. All of the affiliated and nonaffiliated third parties are obligated to keep such information that we provide to them confidential and to use the nonpublic personal information only for the purpose for which the information was provided.

Credit Information We May Share or Disclose / Notice of Consumer Report Practices

IMPORTANT: All proposed named insureds listed on any application must be made aware of the following:

Lighthouse does not routinely collect customer credit information from consumer reporting agencies or other unaffiliated third parties, however, we reserve the right to do so. In the event Lighthouse does collect such information, Lighthouse will provide you with the appropriate notices and disclosures required under the Fair Credit Reporting Act and applicable state law.

Confidentiality and Security

We take our responsibility to protect the confidentiality and security of nonpublic personal information very seriously. To ensure the safety and security of customer information we have procedures in place to protect nonpublic personal information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store, secure and protect information about you from unauthorized access, alteration, and destruction. This process includes continual review our policies and practices and monitoring computer network activity. Access to customer information is restricted to employees who need it in order to service your policy or provide products and services to you, and who are trained in the proper handling of such information. To ensure

Accurate Information
It is important that the information we maintain about you is accurate and complete. If you see information in your policy, billing statements, or elsewhere that suggests our information is incomplete or inaccurate, please contact your local agent or write to us at the address shown below and we will update your information as needed. Please reference your policy number on any correspondence sent to our office.

Lighthouse Management, LLC
5545 S. Orange Ave.
Orlando, FL 32809

Inquiry Contact

Should you have any other questions about this Privacy Policy, please call us at 1.888.544.5885. Thank you for choosing Lighthouse Property Insurance Corporation. We value our customers and appreciate the opportunity to serve you.

Privacy Policy is Not Evidence of Insurance Coverage

This privacy notice is not evidence of insurance coverage and should not be accepted by anyone as evidence that insurance coverage is in force.

(1) As defined in the Gramm Leach Bliley Act. This generally includes, but is not limited to, nonpublic information you provide to us or that we obtain about you in connection with the policyholder relationship.