

FACTS

WHAT DOES PULTE INSURANCE AGENCY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and transaction or loss history ■ Credit-based insurance scores and insurance claim history ■ Risk tolerance and employment information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pulte Insurance Agency chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pulte Insurance Agency 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
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Contact us at: pulteinsurance@pulte.com or at Pulte Insurance Agency 2728 N. Harwood St., 3 rd Floor Dallas, TX 75201
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What we do	
How does Pulte Insurance Agency 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 restrict access to personal information about you to staff on a "need to know" basis.
How does Pulte Insurance Agency collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ Apply for insurance or file an insurance claim ■ Pay insurance premiums or show your driver's license ■ Provide your mortgage information 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: <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Pulte Mortgage, PGP Title and non-financial companies such as Pulte Homes, Centex, Del Webb, Divosta and John Weiland Homes.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Pulte Insurance Agency does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Pulte Insurance Agency does not joint market.</i>
Other important information	
<p>We may give your personal information to insurance support organizations that may keep it or give it to other companies that may use the same service. To see your information, write to us at Pulte Insurance Agency, Attn: Privacy, 2728 N. Harwood, 3rd Floor, Dallas, TX 75201 and provide us with your name, address and policy number. Within 30 days of receipt, we will tell you what information we have. You may write us and ask us to correct, amend or delete any information that is incorrect. We will let you know what action we take. If you do not agree with our actions, you may send us a rebuttal statement.</p> <p>AZ, CA, GA, IL, ME, MA, MN, MT, NV, NJ, NM, NC, ND, OH, OR, VT and VA customers. We may not disclose your personal information with non-affiliated third parties unless you authorize us to, or if permitted by law.</p> <p>California customers. We limit sharing information about you among our affiliates unless allowed by California law.</p> <p>Maine customers. You have the right to know the reasons for an adverse underwriting decision. Previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless we make an independent evaluation of the underlying facts. You have the right not to be subjected to pretext interviews.</p> <p>North Carolina customers. We may not disclose your Social Security number unless you authorize us to, or if permitted by law.</p>	