

Root Consumer Privacy Notice

FACTS	WHAT DOES ROOT, INC. (“ROOT”) 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 insurance claim history • Credit-based insurance scores and income • Transaction history and payment history <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 Root chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Root 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	Yes	No
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call 866-980-9431 or go to https://www.joinroot.com/
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Who we are	
Who is providing this notice?	Insurance agencies and companies under the Root brand and the Redpoint Insurance Group, LLC.
What we do	
How does Root 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.
How does Root collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or give us your contact information • Pay insurance premiums or file an insurance claim • Apply for insurance <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Root does not share with our affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Root does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include automotive financing companies, automotive advertising platforms, and consumer financial services companies</i>
Other important information	
<p>This notice applies to driving data that we collect with consent through Root's mobile application, from your device or from your vehicle through agreements with the manufacturer. We use this information to determine insurance rates and provide our services. To learn how Root uses and shares information we collect when we are not providing a financial product or service to you, please visit our Privacy Policy at https://www.joinroot.com/privacy-policy/</p>	
Root legal entities	
<p>Root Insurance Company, Root Insurance Agency, LLC, Root Property & Casualty Company, Root Florida Insurance Company, Root Reinsurance Company, Ltd., Root Lone Star Insurance Agency, Root Republic Managing General Agency, LLC, Root Texas Managing General Agency, LLC, and Redpoint Insurance Group, LLC.</p>	