

PRIVACY POLICY

Your privacy is important to us. We are committed to protecting your privacy and earning your trust. We respect your right to keep your personal information confidential and to avoid unwanted solicitations. This Privacy Policy explains the types of information we gather and what we do with it, and is intended to provide you notice of Buffalo Insurance's information management practices, including how the information is gathered, safeguarded and the degree to which you may control the maintenance and sharing of your information. Your use of any Services or this website constitutes acceptance and agreement with this Privacy Policy and any other applicable terms.

Information Gathered Personally Identifiable Information That We Collect

Buffalo Insurance respects your privacy and is committed to protecting personally identifiable information that you provide in connection with your use of this website and Services. Buffalo Insurance may gather information that personally identifies users of this website, even if you provide such information to us. For example, Buffalo Insurance will gather information about individuals requesting products or services when they submit a request, create a user account or otherwise provide information through this website. We will also collect nonpublic personal information about you and members of your household in connection with your agreements, applications or transactions with us. This information may be aggregated from information you provide or through technological collection from cookies, pixel tags, web beacons, browser fingerprinting or other tools. The type of information collected may vary depending on your use of this website, the products or services you inquire about or select and the type of product or service you agree to undertake. Information collected may include: information we receive from you on applications, agreements and other forms; information about your transactions with us, our affiliates or others; information about the creation of user accounts, interest in particular services, location-based information, online consumer behavior, your use of this website or interest in products and services related to those offered by Buffalo Insurance and interaction with other web-based or mobile applications; information we receive from consumer reporting agencies and other sources; and with your consent, we may ask a third party providers to confirm or give us more details about your applications, inquiries or transactions with us or others.

Non-Personally Identifiable Information That We Collect

You may be asked to provide information that does not personally identify you. Buffalo Insurance may request this information to understand you better and to also bring to your attention new products, services, programs or offers that may be of interest to you. In many cases, Buffalo Insurance will automatically collect certain non-personally identifiable information about your use of this website and Services. Buffalo Insurance might collect, among other things, information concerning the type of internet browser, operating system or computer operating system you are using, the domain name of your internet service provider, your "click path" through the website or "clickthrough" from an email, the website or advertisement that was linked to or from the website when you visited and your IP address. To do this, Buffalo Insurance may use cookies and other technology (see below). Your use of our website and Services, and information provided through these technologies, will be anonymous unless you provide us with personally identifiable information or have provided such information in the past.

Information about Other People

Some of the services on the website may ask you to submit personally identifiable information about other people. For example, you might submit a person's name and other personally identifiable

information if you are interested in a product or service. A record of that transaction will be maintained as allowed and/or required by law. In addition, we may add those people's information to our marketing database for future use or access by them or us. Cookies and Related Technology The website and some products and services, and associated advertisements, may contain "cookies," clear gifs (also known as web beacons or web bugs), or similar technology. A cookie is a piece of data that holds information that identifies you to our website, if your computer is enabled to accept cookies. Web beacons assist in the delivery of cookies and the collection of non-personally identifiable information, such as "click path" and other data as described above. In using our website, you agree that we may store a "cookie" on your computer. Our website does not use cookies to retrieve any information from your computer. You agree that we may use cookies, clear gifs, frames, server log analysis and other technologies as they are developed to customize your experience with our website and Products and Services.

USE, DISCLOSURE AND SHARING OF INFORMATION

Personally Identifiable Information Buffalo Insurance uses information about you to deliver the Information, Products and Services that you request, to keep you informed about changes affecting our Products or Services or your account, to inform you of other Services or offers in which you might be interested, and to improve and enhance our website and Services. If you provide Buffalo Insurance with personally identifiable information, we will take all reasonable and appropriate steps to protect it from unauthorized disclosure. You may opt-out to receive email from us by following the directions in each message to "unsubscribe." However, if you choose to opt out of marketing messages, we reserve the right to contact you regarding your transactional issues, account status, technical support, product information, changes to account terms and any other matter that might affect our service to you and/or any products or services you purchased from us, as applicable. Buffalo Insurance will not share, sell, rent or disclose any personally identifiable information that we have collected except as stated herein, or in the following instances: (i) we have been given your consent to disclose; (ii) we have previously informed you of the disclosure, including by means of our Privacy Policy or on the website, or through the Product or Service where you provided your information; (iii) we are required by law, legal process or court order to disclose; (iv) disclosure is necessary to identify, contact or bring legal action against someone who may cause or be causing harm to, or interference with, Buffalo Insurance's rights or property, other website users, or anyone else; or (v) to respond to an inquiry, request or complaint that you have made. Buffalo Insurance may also use IP addresses in cooperation with internet service providers to identify users if we deem it necessary to comply with law, to enforce compliance with this Privacy Policy or our Terms of Service, or to protect our website, customers or others. We do not sell or provide any information we gather to third parties who may wish to provide you with information about their products or services. We may, as permitted by law, provide information about you to certain persons or organizations. The types of persons or organizations we may share this information with include: Persons or organizations that perform professional, business, underwriting, credit review or other functions for us; your loan broker or originator organization; title and escrow agents; designated vendors associated with your transaction, such as appraisers and insurance

agents; and, regulatory and enforcement authorities. We have procedures that restrict access to nonpublic personal information about you to our employees and others who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information. Your California Privacy Rights (As provided by California Civil Code Section 1798.83) A California resident who has provided personal information to a business with whom he/she has established a business relationship for personal, family or household purposes ("California Customer") is entitled to request information about whether the business has disclosed personal information to any third parties for the third parties' direct marketing purposes. In general, if the business has made such a disclosure of personal information, upon receipt of a request by a California Customer, the business is required to provide a list of all third parties to whom personal information was disclosed in the preceding calendar year, as well as a list of the categories of personal information that were disclosed. However, under the law, a business is not required to provide the above-described lists if the business adopts and discloses to the public (in its privacy policy) a policy of not disclosing customer's personal information to third parties for their direct marketing purposes unless the customer first affirmatively agrees to the disclosure, as long as the business maintains and discloses this policy. Rather, the business may comply with the law by notifying the customer of his or her right to prevent disclosure of personal information and providing a costfree means to exercise that right.

Contact Us Regarding Privacy Buffalo Insurance is dedicated to protecting your personally identifiable information and welcomes questions and comments on this Privacy Policy. All questions or comments should be directed to: Buffalo Insurance, LLC or by email info@insuredbybuffalo.com Buffalo Insurance reserves the right to change this Privacy Policy and its websites' Terms of Service or Use at any time. All changes will be effective when posted, and your continued use of the website after the posting will constitute acceptance of, and agreement to be bound by, those changes. Effective Date: Oct. 1, 2021