



IMPORTANT NOTICE REGARDING YOUR PRIVACY – CANADA

Hagerty Canada, LLC. and Hagerty Plus Canada, LLC. (“Hagerty”, “we”, “us” or “our”) take steps intended to meet privacy principles and requirements with respect to personal information under applicable Canadian privacy legislation. The purpose of this notice is to inform our clients and other individuals we deal with (“you”, “your” or “user”) how we collect, use, disclose and protect your personal information. Personal information is information about an identifiable individual, as more particularly described under applicable privacy legislation. This notice applies to our collection, use and disclosure of personal information. This notice does not apply to information about our employees or to information that is not personal information.

At Hagerty, we value you as a client. We also share your concerns about privacy. So that we can provide you with products and services, we will ask you to share your personal information with us. By sharing your information, we assume your consent to Hagerty’s collection, use and sharing of that information as described in this notice.

HAGERTY PRIVACY PRACTICES & POLICIES:

Information we may collect about you:

You should know that all information collected about you may be stored outside of Canada. Information stored outside of Canada is subject to relevant laws in such foreign jurisdictions including lawful requirements to disclose personal information to government authorities in those foreign jurisdictions. Hagerty and its brokers, agents and representatives collect personal information in a number of circumstances in the course of its insurance brokerage business. Depending on the purpose(s) for which we need to collect it, personal information we collect includes:

- Information you provide to us with your quote or your application and other submission materials, which may include your name, mailing address, e-mail address, telephone number, birth date, marital status and other information;
- Information from motor vehicle/driving records about you, other individuals listed as policyholders, other drivers, or household members. Information concerning your transactions with us or our affiliates, such as information about your policy coverage and premium or information about the products and services you request or purchase;
- Claims history information about you, other individuals listed as policyholders, other drivers, or household members;
- Details of other vehicles owned by you;
- Employment information;
- Other information submitted by you. This may include information you have filled out in surveys, polls, questionnaires or similar items; and
- Such other information we may collect as permitted or required by law.

We may obtain this information from you or from insurance companies, other insurance brokers or agents, motor vehicle and driver licensing authorities, and/or financial institutions.

Use of personal information:

Hagerty generally uses personal information for the following purposes:

- Verifying your identity;
- Improving customer service;
- Acquiring, issuing, renewing and servicing an auto or boat insurance policy for you;
- Assisting you and assessing your ongoing needs for insurance;
- Managing, administering, collecting or otherwise enforcing accounts;
- Maintaining business records for reasonable periods, and generally managing and administering our business;
- Protecting Hagerty and you against error or fraud;

- › Keeping your information accurate and up-to-date;
- › Meeting legal, regulatory, insurance, security and processing requirements; and
- › Otherwise as permitted or required by law.

We may also occasionally use your information to tell you about our other products or services in which you have expressed an interest or that we believe may be of interest to you. You will be given the right to opt out of receiving this type of information in the future if you so choose.

Disclosing and sharing of your information:

For many of the purposes explained above, we may need to share or disclose your personal information in order to provide requested products or services. We may, for example, disclose your information to:

- › Our underwriting company or your broker (most of the information collected about you and described above will be disclosed to our underwriting company and your broker for assessing, issuing, renewing and servicing your auto or boat insurance policy);
- › Regulatory and self-regulatory agencies;
- › Our affiliates or subsidiaries;
- › Persons requiring information pursuant to a subpoena or court order;
- › Adjusters or insurance companies for purposes of claims handling;
- › A business conducting actuarial or research studies as permitted by law; and
- › Third parties that perform professional, business or insurance services on our behalf.

We may disclose personal information in order to:

- › Help with your insurance needs;
- › Evaluate your application for insurance;
- › Maintain the regulation of our business;
- › Detect and prevent fraud;
- › Fulfill a transaction that you have requested;
- › Comply with lawful requests;
- › Conduct research or compile statistics;
- › Service your policy;
- › To market our products to you; and
- › As otherwise permitted or required by law.

Information collected from motor vehicle/driving records or claims history reports will not be used or shared with affiliates or third parties except where necessary for purposes of providing the services you request such as assessing your application, underwriting insurance, servicing your policy, claims handling, and as otherwise permitted or required by law.

Service Providers. Hagerty may transfer personal information to outside agents or service providers (including affiliates of Hagerty acting in this capacity) that perform services on our behalf. Services may include, for example, towing and roadside assistance services (if you sign up for those services), mailing, printing, billing, marketing, auditing (including internal audits), administering and managing our business, information technology and/or data hosting or processing services or similar services, or otherwise for purposes described in this notice. Some of these service providers or affiliates are located outside of Canada, including in the United States, and your personal information may be collected, used, disclosed, stored and processed in the United States or elsewhere outside of Canada. Reasonable contractual or other measures will be taken to protect your personal information while processed or handled by these service providers. Service providers are subject to legal requirements in Canada, the United States and other foreign countries applicable to our affiliates and agents (e.g., lawful requirements to disclose personal information to government authorities in those countries).

Business Transactions. Personal information may be used by Hagerty and disclosed to parties connected with the proposed or actual financing, securitization, insuring, sale, assignment or other disposal of all or part of Hagerty or our business or assets, for the purposes of evaluating and/or performing the proposed transaction. These purposes may include, as examples:

- › permitting those parties to determine whether to proceed or continue with the transaction; and/or
- › fulfilling reporting, inspection or audit requirements or obligations to those parties.

Assignees or successors of Hagerty or our business or assets may use and disclose your personal information for similar purposes as those described in this notice.

Legal, Regulatory, etc. Hagerty may disclose your personal information as necessary to meet legal, regulatory, industry self-regulatory, insurance, audit, and security requirements, and as otherwise permitted or required by law.

Your consent:

Consent to the collection, use and disclosure of personal information may be given in various ways. Consent can be express (for example, orally, electronically or on a form you may sign describing the intended uses and disclosures of personal information) or implied (for example, when you provide information necessary for a service you have requested). You may provide your consent in some circumstances where notice has been provided to you about our intentions with respect to your personal information and you have not withdrawn your consent for an identified purpose, such as by using an "opt out" option provided, if any. Consent may be given by your authorized representative (such as a legal guardian or a person having a power of attorney).

Generally, by providing us with personal information, we will assume that you consent to our collection, use and disclosure of such information for the purposes identified or described in this notice.

You may withdraw your consent to our collection, use and disclosure of personal information at any time, subject to contractual and legal restrictions and reasonable notice. Note that if you withdraw your consent to certain uses of your personal information, we may no longer be able to provide certain products or services. Note also that where we have provided or are providing services to you, your consent will be valid for so long as necessary to fulfill the purposes described in this notice or otherwise at the time of collection, and you may not be permitted to withdraw consent to certain necessary uses and disclosures (including, but not limited to, maintaining reasonable business and transaction records, and disclosures to Canadian and foreign government entities as required to comply with laws).

Hagerty collects, uses and discloses your personal information with your consent, except as permitted or required by law. We may be required or permitted under statute or regulation to collect, use or disclose personal information without your consent, for example to comply with a court order, to comply with local or federal regulations or a legally permitted inquiry by a government agency, or to collect a debt owed to us.

You may withdraw your consent at any time with reasonable notice, subject to then existing legal or contractual obligations or restrictions, by written notice to our Privacy Administrator at the address listed below or by exercising any opt-out or other mechanism identified from time to time.

Internet privacy and information collected online:

Cookies A cookie is a piece of data stored on the user's computer hard drive containing information about the user. Usage of a cookie is in no way linked to any non-public personal information while on our site. Cookies are only used on our site to enhance and simplify the user's visit. For instance, we set a cookie whenever an application has been started. This allows the user to access his or her application upon future visits. If a user rejects the cookie, he or she may still use our site but will not have access to these enhancements.

Log Files An IP address is a numerical identifier for a device attached to an IP network. We use IP addresses to analyze trends, administer the site, track user's movements, and gather broad demographic information for aggregate use. IP addresses are not linked to non-public personal information.

Links Our web site contains links to other sites. Please be aware that Hagerty is not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every web site that collects non-public personal information. This privacy statement applies solely to information collected by our web site.

Surveys & Contests From time-to-time our site requests information from users via surveys or contests. Participation in these surveys or contests is completely voluntary and the user therefore has a choice whether or not to disclose this information. Information requested may include contact information (such as name and

shipping address), and demographic information (such as zip code, age level). Contact information will be used to notify the winners and award prizes and for permission-based e-mail promotions and information. Survey information will be used for purposes of monitoring or improving the use and satisfaction of this site, as well as summarizing the results of all respondents and reporting on industry statistics, trends, and group opinions.

Security Hagerty uses industry standard efforts to safeguard the confidentiality of your non-public personal information, such as firewalls and Secure Socket Layers. However, "perfect security" does not exist on the Internet.

Public Forums Our site may make forums, message boards, and/or news groups available to its users. Please remember that any information that is disclosed in these areas becomes public information and you should exercise caution when deciding to disclose your personal information.

Former clients:

Should your relationship with Hagerty end, your information will be retained by Hagerty following its normal and lawful business record retention policy. Your information will remain protected as long as it is retained, consistent with the privacy practices in this notice.

Security:

We take reasonable steps to help protect your personal information using physical, electronic or procedural security measures appropriate to the sensitivity of the information in our custody or control, which may include safeguards to protect against loss or theft, as well as unauthorized access, disclosure, copying, use or modification. We limit access to your personal information to authorized employees, brokers and agents of Hagerty who require access to your personal information in order to fulfill their job requirements.

Access, correction and contacting us:

Hagerty may establish and maintain a file of your personal information for the purposes described above, which will be accessible at:

Hagerty Canada, LLC.
c/o Hagerty Insurance Agency, LLC.
Legal Department
Attn: **Privacy Administrator**
141 River's Edge Dr., Suite 200
Traverse City, Michigan, 49684

If you wish to request access or correction of your personal information in our custody or control, you may write to the above address, attention Privacy Administrator. Your right to access or correct your personal information is subject to applicable legal restrictions. We may take reasonable steps to verify your identity before granting access or making corrections. If you wish to make inquiries or complaints or have other questions or concerns about our personal information practices, you may write to us as described above, e-mail us at privacy@hagerty.com or telephone us at 1-800-747-5348.

Privacy notice changes:

This notice may be revised from time to time. If we intend to use or disclose Personal Information for purposes materially different than those described in this notice, we will make reasonable efforts to notify affected individuals, if necessary, including by revising this notice. If you are concerned about how your personal information is used, you should contact us as described above. This notice will also be available on our website. We urge you to review this online notice frequently to obtain the current version. Your continued disclosure of Personal Information or use of our services following any changes to this notice constitutes your acceptance of any such changes.