

Privacy Policy

Effective Date: May 18, 2023

This privacy policy ("Policy") describes how Hershey Insurance Group, Inc. *dba Hershey Insurance Agency, Members Home and Auto, Select Home and Auto* ("Company," "we," "us," "our") collects, uses, stores, and discloses personal information when you visit any one of our websites www.higmi.com www.hersheyinsurance.com www.membersbridge.com www.selecthomeandauto.com (the "Site") or through your use of or communication with us in connection with products, services, or other offerings ("Services") offered by us and/or our network of partners ("Partners") that help us provide the Services.

Please read this Policy carefully to understand our practices regarding your personal information. By accessing or using the Site or Services, you agree to be bound by this Policy. If you do not agree to this Policy, you should not use or access the Site or Services.

Third-Party Links

Our Site may contain links to other websites, including links to our Partners' websites. We may also partner with third parties that may use technologies such as cookies, widgets, and links to gather information about users on our Site. We do not have control over third party websites, including our Partners' websites, and any third party's or Partner's website's privacy practices are not governed by this Policy. Any time you leave our Site to a third party's or Partner's website or interact with a third party link or other technology, you should exercise caution and review the privacy statement for the third party's or Partner's website to learn more.

Cookies and Advertising/Direct Mail

We use cookies to collect information about you and your visit to the Site. We use this information to remember you and to improve your experience on the Site. You have the ability to decline cookies by modifying the settings in your browser. If you decline or disable cookies, please note that certain functionalities of our website may no longer work. To learn more about cookies, visit <http://www.allaboutcookies.org> or <https://optout.networkadvertising.org/?c=1#!%2F> and <https://www.home.neustar/privacy>

We may from time-to-time contract with third-party vendors to work on our behalf to provide ads to our website visitors via the Internet or to send direct mail to website visitors whom we think may be interested in our products or services. In order to do so, these third parties may collect information concerning visitors to our websites using JavaScript software code and "cookies." A "cookie" is a small piece of data that is sent to your browser or mobile device by websites, mobile apps, and advertisements that you access or use. This "cookie" is stored on your computer or mobile device and helps websites and mobile apps to remember things about you to improve your experience with the website.

Our vendors may then connect the information that they collect from our website using "cookies" to other sources of information, which may include your name and mailing address, for the purpose of sending you direct mail communications. By using this site, you consent to these activities, including information collection by our vendors. As stated previously, if you do not wish for cookies to be placed on your computer, most web browsers permit you to prevent that from taking place, but it limits functionality of the website.

To opt-out of receiving our direct mail promotions, you may send us a written request to:

Privacy Office
Hershey Insurance Group, Inc.,
2855 Coolidge Hwy, Ste 204
Troy, MI 48084

We will honor those requests, but please understand that it may take 60 days for such mailings to end.

Sale and Marketing of Personal Information

We do not sell your Personal Information to others. We do not disclose any Personal Information to third parties for their direct marketing purposes.

Collection, Use & Sharing of Information

We may collect certain information when you use or access our Site or Services. "Personal Information" is information that can be used to identify you. Below are specific examples of the Personal Information we may collect. Personal Information does not include information that has been de-identified or aggregated and that cannot reasonably be used to identify you. We may use, share, transfer, or sell de-identified or aggregated information for any lawful purpose.

Categories of Personal Information We Collect:

Identifiers, such as name, postal address, e-mail address, telephone number, and internet protocol address that you may provide to us directly or through a Partner in connection with the Services.

Demographic information, such as gender, age, nationality, that you may provide to us directly or through a Partner in connection with the Services.

Professional and employment information that you may provide to us directly or through a Partner in connection with the Services.

Internet or other similar network activity, including browsing history, search history, links, and information regarding your interactions with the Site may be collected with you visit the Site.

Geolocation data may be gathered when you visit our Site, including internet protocol addresses, which provides information about approximate location.

Protected health information that you may provide to us directly or through a Partner in connection with the Services.

Sources for Personal Information We Collect:

We receive Personal Information directly from individuals or through their engagement with a Partner, including when they visit our Site, use or request the Services, or communicate with us regarding the Services or our Partners.

We receive Personal Information, such as technical data, usage data, and internet and other similar network activity, through automated technologies, such as cookies, flash cookies, and web beacons, and other interactions with our Site.

We receive Personal Information from our service providers and third parties that help us provide the Site.

We receive Personal Information from our Partners in connection with the Services.

Our Business or Commercial Purposes for Collecting Personal Information and Categories of Third Parties to Whom the Information is Disclosed:

Identifiers are collected to provide individuals with our Site or Services, to improve the quality, safety, and security of the Site or Services, to customize and improve the Site or Services, to administer and process requests related to the Site or Services, to respond to direct inquiries, and for any other consented purpose. We may share identifiers with our subsidiaries and affiliates, our employees, our contractors, our service providers, and our Partners that assist us in providing the Site or Services, and to any party with your consent.

Demographic information is collected to provide individuals with our Services, to improve the quality, safety, and security of the Services, to customize and improve the Services, to administer and process requests related to the Services, to respond to direct inquiries, and for any other consented purpose. We may share demographic information with our

subsidiaries and affiliates, our employees, our contractors, our service providers, and our Partners that assist us in providing the Services, and to any party with your consent.

Professional and employment information is collected to provide individuals with our Services, to improve the quality, safety, and security of the Services, to customize and improve the Services, to administer and process requests related to the Services, to respond to direct inquiries, and for any other consented purpose. We may share professional and employment information with our subsidiaries and affiliates, our employees, our contractors, our service providers, and our Partners that assist us in providing the Services, and to any party with your consent.

Internet or other similar network activity is collected to provide individuals with our Site or Services, to improve the is collected to provide individuals with our Site or Services, to improve the quality, safety, and security of the Site or Services, to customize and improve the Site or Services, to administer and process requests related to the Site or Services, to respond to direct inquiries, and for any other consented purpose. We may share internet or other similar network activity with our subsidiaries and affiliates, our employees, our contractors, our service providers, and our Partners that assist us in providing the Site or Services, and to any party with your consent.

Geolocation data is collected to provide individuals with our Site or Services, to improve the quality, safety, and security of the Site or Services, to customize and improve the Site or Services, to administer and process requests related to the Site or Services, to respond to direct inquiries, and for any other consented purpose. We may share geolocation data with our subsidiaries and affiliates, our employees, our contractors, our service providers, and our Partners that assist us in providing the Site or Services, and to any party with your consent.

Protected Health Information is collected to provide individuals with our Services, to improve the quality, safety, and security of the Services, to customize and improve the Services, to administer and process requests related to the Services, to respond to direct inquiries, and for any other consented purpose. When consistent with applicable law, including the Health Insurance Portability and Accountability Act (“HIPAA”), we may share protected health information with our subsidiaries and affiliates, our employees, our contractors, our service providers, and our Partners that assist us in providing the Services, and to any party with your consent.

In addition, where consistent with applicable laws and regulations, we may disclose Personal Information in all categories above:

- to prepare, negotiate, or perform a contract with you;

- to respond to subpoenas, court orders, or other legal process or otherwise as required by law or the competent government or judicial authorities;

- to establish or preserve a legal claim or defense;

- as part of corporate restructuring, sale of assets, merger, or divestiture; or

- to prevent fraud or other illegal activities, such as willful attacks on our information technology systems.

Your choices regarding our use and disclosure of Personal Information

We give you certain choices regarding our use and disclosure of your Personal Information for promotional purposes. You may opt out from receiving electronic communications from us by contacting us at info@higmi.com or call us at 1.888.843.7743. If you no longer want to receive promotional-related emails from us, you may opt out according to instructions in such communications. Please note that if you opt out of receiving marketing-related messages, we may still send you important administrative messages and alerts.

California Residents

Under the California Consumer Privacy Act (CCPA/CPRA), California residents have certain rights regarding their personal information. If you are a California resident, the following applies to you:

Access. You have the right to request that we disclose certain information to you about our collection, use and disclosure of your Information over the past 12 months. Once we receive your request and verify your identity, we will disclose to you: (1) the categories of Information we collected about you; (2) the categories of sources for the Information; (3) our business or commercial purpose for collecting or disclosing that Information; (4) the categories of third parties with whom we shared that Information; and (5) the specific pieces of Information we collected about you in the preceding 12 months.

Deletion. You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your request and verify your identity, we will permanently delete your personal information from our records, unless a legal exception applies.

Non-Discrimination. We will not discriminate against you for exercising any of your rights by: (1) denying you goods or services; (2) charging you different prices or rates for goods or services; (3) providing you a different level or quality of goods or services; or (4) suggest that you may receive a different price, rate, or level of quality for goods or services.

Authorizing an Agent. You may designate an authorized agent to submit your consumer request on your behalf, so long the authorized agent has your written permission to do so and you have taken steps to verify your identity directly with us. Depending on your request, we may require additional information to verify your identity.

To exercise your rights under the CCPA/CPRA (if applicable to your residency), please contact us at info@higmi.com or call us at 1.888.843.7743.

Shine the Light Law

Under California law, California residents have the right to request in writing from businesses with whom they have an established business relationship certain information pertaining to third parties to which the business discloses personal information for marketing purposes. We do not disclose Personal Information to third parties for their direct marketing purposes. To request further information regarding the California Shine the Light Law, please contact us using the information provided in this section.

Residents of Other Jurisdictions

To the extent applicable law provides you with the right to review, correct, update, or delete Personal Information that you previously have provided to us, please contact us using our contact information below should you wish to do so. We will respond to your request consistent with applicable law.

Data Integrity

The security of your Personal Information is important to us. We employ a number of organizational, technical, and physical safeguards designed to protect the Personal Information we collect. However, security risk is inherent in all internet and information technologies and we cannot guarantee the absolute security of your Personal Information. Your submission of any Personal Information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Site.

Data Retention

We will only retain your information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. To determine the appropriate retention period for your information, we consider the amount, nature, and sensitivity of the information, the potential risk of harm from unauthorized use or disclosure of your information, the purposes for which we process your information and whether we can achieve those purposes through other means, and the applicable legal requirements.

Site Not Intended For Children Under the Age of 13

Children under the age of 13 are prohibited from using or accessing the Site. Our Site is not intended for or directed at anyone under the age of 13 (or such other age as may be restricted under local law). If we are made aware that we have received information in violation of our Policy, we will use reasonable efforts to locate and remove that information from our records.

If you believe that your child's information is contained on our Site in violation of this Policy and wish to have it removed, please contact us using our contact information listed below.

Changes to Our Privacy Policy

This Policy may change from time to time. We reserve the right to make any changes, modifications, additions, or deletions to this Policy at any time. If we make material changes to privacy practices, we will notify you by email or through a notice on this page. The effective date the Policy was last updated is at the top of this page. We encourage you to periodically check this page for updates.

Contact Information

To ask questions or comment about this Policy and our privacy practices, contact us at info@higmi.com or call us at 1.888.843.7743.

Privacy Office
Hershey Insurance Group, Inc.,
2855 Coolidge Hwy, Ste 204
Troy, MI 48084