



Privacy Notice and Notice of Insurance Information Practices

FACTS	WHAT DOES OPEN ROAD INSURANCE LLC (“OPEN ROAD”) DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial service 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, date of birth, income; • Policy coverage, premiums, account balances, payment and claim history; and • Credit history, driving record, medical, and employment information. <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial service companies need to share customers’ personal information to operate their business. In the section below, we list the reasons financial companies can share their personal information; the reasons OpenRoad chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OpenRoad 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	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.	Yes	No
For our nonaffiliates to market to you	No	We do not share

QUESTIONS?

Call us at 1-866-952-7622 or visit www.openroadautoinsurance.com/privacy-policy

Who we are	
Who is providing this notice?	This notice is provided by Open Road Insurance LLC.
What we do	
How does OpenRoad 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 file protocols. We also limit access to your information to those who need it to do their jobs.
How does OpenRoad collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for insurance; • Give us your contact information; • Pay your insurance premium; • File and insurance claim; • Tell us who receives the money; and • Visit our website or email us. <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; and • Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:</p> <ul style="list-style-type: none"> • Financial companies Great American Insurance Group and National Interstate Insurance Company.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. OpenRoad does not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance agents or other insurance licensees.</p>

Other important information	
<p>We do not disclose your health information with third parties unless authorized by you or as allowed or required by law. We may disclose your information, as permitted by law, to underwrite or administer your policy, claim, or account. We may disclose your information to conduct research, so long as no individual data may be identified in the research study report. You may review, correct, or request deletion of information we collect about you. To exercise these rights, please send a signed, written request to Open Road Auto Insurance LLC, 4514 Cole Avenue, Suite 802, Dallas, TX 75205. Please include your full name, address, telephone number, and policy or claim number in your letter. We may request other information to validate your identity, such as a copy of your driver's license or other valid photo ID. Please explain what you believe needs correcting. If we agree, we will correct our records. If we do not agree, you may file a written statement of dispute with us. Upon your written request, we also may provide you with more information regarding the disclosure of your information.</p>	