

**PRIVACY POLICY AND NOTICE OF INFORMATION COLLECTION AND DISCLOSURE**

Rev. 2023/04/27

<b>FACTS</b>	<b>WHAT DOES <i>MANIFEST MARINE</i> DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>WHY?</b>	Financial companies choose how they share your personal information. Federal and state law give consumers the right to limit some but not all sharing. Federal and state law also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>WHAT?</b>	<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"> <li>• social security number and driver license number</li> <li>• telephone numbers and email addresses</li> <li>• claim history and other personal history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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<b>HOW?</b>	All financial companies need to share their 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 <i>Manifest Marine</i> chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information.	Does <i>Manifest Marine</i> share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>yes</b>	<b>no</b>
<b>For our marketing purposes –</b> To offer our products and services to you	<b>yes</b>	<b>no</b>
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	<b>yes</b>	<b>no</b>
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	<b>no</b>	<b>not shared</b>
<b>For joint marketing with other financial companies</b>	<b>no</b>	<b>not shared</b>
<b>For our affiliates to market to you</b>	<b>no</b>	<b>not shared</b>
<b>For nonaffiliates to market to you</b>	<b>no</b>	<b>not shared</b>

<b>Questions?</b>	<b>Call 540-785-0398 (option 1) or go to <a href="http://www.ManifestMarine.com/inquiry">www.ManifestMarine.com/inquiry</a>.</b>
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Who we are.	
Who is providing this notice?	<i>Manifest Marine, Ltd. (trading in California and New York as Manifest Marine Insurance Services)</i>
What we do.	
How does <i>Manifest Marine</i> protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files.
How does <i>Manifest Marine</i> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• speak with us on the telephone</li> <li>• provide information at our website</li> <li>• send us information by postal and electronic mail</li> </ul> <p>We also collect your personal information from other companies and public sources.</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"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <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	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information
<p><b>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA:</b> Under state law, you have the right under certain circumstances to access and request correction, amendment, or deletion of personal information that we have collected from or about you. To do so, submit your request at <a href="http://www.ManifestMarine.com/inquiry">www.ManifestMarine.com/inquiry</a>, call 540-785-0398 (option 1), or write to Manifest Marine, 604 Stonewall Lane, Fredericksburg VA 22407. We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.</p> <p><b>For Residents of CA:</b> You have the right to review, make corrections, or delete your recorded personal information contained in our files. To do so, submit your request at <a href="http://www.ManifestMarine.com/inquiry">www.ManifestMarine.com/inquiry</a>, call 540-785-0398 (option 1), or write to Manifest Marine, 604 Stonewall Lane, Fredericksburg VA 22407. We do not and will not sell your personal information. The categories of personal information as defined by CA Civ Code § 1798.140 which we have collected from consumers within the last twelve months are categories A, B, D, F, I, K, and L.</p> <p><b>For Residents of ME and MA:</b> You may ask, in writing, for the specific reason for an adverse underwriting decision.</p>