

WHAT DOES CASTLE EDGE INSURANCE AGENCY, INC. (FORMERLY KNOWN AS NRT INSURANCE AGENCY, INC.) (HEREINAFTER "CASTLE EDGE") DO WITH YOUR PERSONAL INFORMATION? (NOTICE OF INSURANCE INFORMATION PRACTICES)

What this notice is about

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require us to tell you how we collect, share, and protect your personal information.

All financial companies need to share customers' personal information to run their everyday business. Below, we list the reasons financial companies can share their customers' personal information. We also list the reasons Castle Edge chooses to share and whether you can limit this sharing. Please read this notice carefully to understand what we do.

Personal information

The types of personal information we collect depend on the product or service you have with us. Personal information is any non-public information about you. Such information may include:

- Social Security number and medical information;
- Transaction history and credit-based insurance scores;
- Insurance claim history and driving history; and
- Personal health information.

"Personal health information" is any information that comes from you or a health care provider and relates to: (i) your health care; (ii) payment for your health care; or (iii) your past, present or future physical, mental or behavioral health or condition. It does not include age or gender.

How we collect your personal information

We collect your personal information, for example, when you:

- Apply for insurance or pay insurance premiums;
- File an insurance claim or give us your contact information; or
- Show your government-issued ID.

We also collect your personal information from others, such as credit bureaus, insurance support organizations, affiliates, or other companies. Information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.

Reasons we may share your personal information

We generally will not disclose, use or share any personal information about you except when we have your permission or in the special circumstances described in this notice. Federal and most state laws do not permit you to limit this sharing. See below for more on your rights under state law.

For example, we generally may share your personal information:

- **For our everyday business purposes.** We may share your personal information with affiliates and non-affiliates for our everyday business purposes. These include: (i) providing insurance, underwriting, and claim administration services; (ii) performing other routine insurance functions; (iii) providing underwriting and claim administration services; (iv) maintaining your accounts; (v) reporting to credit bureaus; and (vi) responding to subpoenas, court orders, or other legal process. We also may provide your personal information to a person (other than an insurance institution, agents or insurance support organization) in order to determine your eligibility for an insurance benefit or payment. We also may disclose your personal information: (i) to detect or prevent criminal activity, fraud, or material misrepresentation or nondisclosure; or (ii) to a medical care institution or medical professional in order to verify insurance coverage or benefits, inform you of a medical problem, or verify who the medical professional or institution has treated. We also may disclose your personal information: (i) to an insurance regulatory authority; (ii) to a law enforcement or governmental authority in order to prevent or prosecute fraud or illegal activities; (iii) to conduct anonymous actuarial or research studies; or (iv) to a group policyholder for the purpose of reporting claims experience or conducting audits.
- **For our affiliates' everyday business purposes (transaction and experience information).** We may provide our affiliates with information about your transactions and experiences with us. Our affiliates include Realogy Corporation and its subsidiaries and affiliated companies, including, but not limited to, Coldwell Banker Residential Brokerage.
- **For our marketing purposes (other than health information).** We may share your personal financial information with our affiliates and non-affiliates (other than insurance institutions, agents, or insurance support organizations) in order to offer our products and services to you.
- **For joint marketing with other financial institutions (other than health information).** We may share your personal financial information with our joint marketing partners, which may include insurance companies, banks, consumer lenders, and other financial institutions. "Joint marketing" is a formal agreement between non-affiliated financial companies that together market financial products or services to you.

When we share your personal information with our service providers and joint marketing partners, they must keep your personal information confidential. They only may use the information to provide the services that you have requested or that we have asked them to perform.

Reasons we do not share your personal information

We do **not** disclose your personal information when federal or state law would give you a right to limit such sharing. For example, we will not disclose your personal information:

- **For nonaffiliates to market to you.** We will not sell or rent your personal information, and we will not permit third parties with whom we legally share your personal information to sell, rent, market or resell your personal information.
- **For our affiliates to market their products and services to you.**
- **For our affiliates' everyday business purposes (creditworthiness information).** We will not provide our affiliates with information about your creditworthiness for consumer reporting purposes.

We also will not disclose your personal health information to third parties, except for our everyday business purposes or with your authorization.

Why can't you limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday purposes – information about your creditworthiness;
- Affiliates from using your information to market to you; and
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Safeguarding your information

We allow our employees, agents, service providers, and representatives to access your personal information for business purposes. To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.

Access and correction rights

You have the right to access and correct your recorded personal information by writing to us at: Castle Edge Insurance Agency, Inc. 100 Fifth Avenue, Waltham, Massachusetts 02451. Your request must describe the recorded personal information in sufficient detail for us to identify it. We may not be able to grant your request in some circumstances, including when we are unable to locate the record, we reasonably conclude that the information in our records is accurate, we are unable to provide access to you without compromising the confidentiality or legal rights of others, or as otherwise permitted by law.

Keeping you informed

We will provide you with an updated copy of this notice at least once a year for as long as you remain our customer. When you are *no longer* our customer, we will continue to share your information as described in this notice.

You may request a copy of our notice by writing to us at: Castle Edge Insurance Agency, Inc., 100 Fifth Avenue, Waltham, Massachusetts. 02451; Attn: Legal Department. You also can check the Castle Edge Insurance Agency, Inc. website for the most current version of the notice.

Other important information

California residents: We will not share your personal information with affiliates or non-affiliates, except for our everyday business purposes or for our marketing purposes.

Vermont Residents: Except for our everyday business purposes, we will not share personal information about your creditworthiness with joint marketing partners. We also will not share such personal information with our affiliates except for our everyday business purposes or for our marketing purposes.

Residents of Arizona, Connecticut, Georgia, Illinois, Maine, Massachusetts, Minnesota, New Jersey, North Carolina, and Ohio: Without first giving you additional privacy choices, we will not share any of the following personal information with joint marketing partners: (i) any information gathered in connection with an insurance transaction from which judgments can be made about your character, habits, avocations, finances, occupation, general reputation, credit, health or any other personal characteristics; or (ii) any information that relates to a claim for insurance benefits or a civil or criminal proceeding involving you, provided that such information was collected in connection with, or in reasonable anticipation of, such a claim or proceeding.