

Privacy Policy

Updated July 2024

Introduction

Jewelers Mutual Group and its member companies* (collectively, “Jewelers Mutual Group,” “we,” “our,” or “us”) respect the privacy of our customers and others who interact with us through our websites, apps, social media pages, over the phone, or otherwise (“you,” “your,” or “yourself”). We are committed to protecting the privacy of information you entrust to us, and this policy describes how we do that. This policy also describes the personal information that we collect from you or that you may provide to us, and how that information may be used or disclosed by us, along with the choices you may have with respect to the privacy of your personal information. Please read this privacy policy carefully.

Changes to our Privacy Policy

We may make changes to this Privacy Policy from time to time. The date this Privacy Policy was last updated is identified at the top of the page.

Information We Collect or Acquire

Depending upon the relationship you may choose to have with us, we will collect an appropriate level of information about you. The information we may gather and collect falls into three general categories: contact, personal, and financial.

Information that You Provide Us or that We Acquire

You may provide us information directly when you buy or utilize a product or service from us, send us an application or claim form, apply for employment with us, fill out a form or submit documentation on our website or apps, enter a contest or promotion sponsored by us, visit our booth at trade shows and other events, participate in our sponsored webcasts, complete a survey we may ask you to take, interact with our Customer Care Center staff or automated conversational platforms, or otherwise communicate with us. You may also provide us information when you access, register, use, navigate, or register on our website, social media pages, or other applications. If you have been referred to us through a third party (e.g., an insurance agent, or as the recipient of a package through our shipping solution, etc.), information may be provided to us by that third party on your behalf. When we receive personal information indirectly, we rely on the provider of the personal information for the accuracy of the information, and that the provider has the authority to supply us with that information. If you provide us with information about individuals other than yourself, such as household members or business associates, you have obtained any

consent required to share that person's information under any applicable laws, rules, or regulations and have directed them to this Privacy Policy.

During the quoting, application, account or policy maintenance, claims handling, or hiring processes, we may collect such personal information as your name, postal address, email address, telephone number, and date of birth. We may also collect information about your transactions and experiences with us and others, such as your payment information, criminal background, and claims history with other insurers. We may also receive information about you from consumer reporting agencies, which provide us with your claims history and/or credit information where permitted by law.

During the hiring process and/or if you choose to utilize JM Insurance Agency Partners, Inc., the information provided to us may also include a driver's license or government-issued identifier, and/or a social security number.

If you choose to utilize the JM Shipping Solution, the information provided to us may also include location data, delivery location, item or content values, package type/dimensions, weight, carrier, service type, tracking number, delivery confirmation, login history, payment information and customer information.

Information from Our Affiliates

We may obtain information about your transactions with our subsidiaries and affiliates in accordance with applicable law.

Information from Third Parties

We may obtain some information about you from non-affiliated third parties. These third-party sources vary over time, but may include:

- Consumer reporting agencies;
- Service providers;
- Retailers who sell our care plans;
- Publicly-available sources such as government databases, media coverage, or other data sources that are available to the public;
- Insurance agents and brokers;
- Other insurance companies;
- Social media and advertisers;
- Employment agencies; and

- Other third parties whom you have authorized to provide us information or as otherwise permitted by law.

Information Collected Automatically

As you use our services, we may use automatic data collection technologies to collect certain information about your device or computer, browsing actions, and patterns, such as:

- Information about your computer or device and internet connection, including your IP address, operating system, browser type, and interactions with our site.
- Details of your visits to our websites and apps, including traffic and location data, logs, and other communication data; the resources that you access and use on the website; and information about what site you came from.

We also may use these technologies to collect information about your online activities over time and across third-party websites, apps, or other online services (i.e., behavioral tracking).

The information we collect automatically may include personal information. We may maintain it or associate it with personal information we have collected from you or received from third parties. This helps us to improve our services and to deliver better and more personalized experiences, including by enabling us to:

- Store information about your preferences, allowing us to communicate with you and customize your experience according to your individual interests;
- Speed up your searches;
- Recognize you when you return to our services; and
- Estimate our audience and usage patterns.

The technologies we use for automatic data collection may include:

Website and/or app-specific information

- IP Addresses – If you use our services, submit an electronic application with us, purchase a care plan from us, submit a claim with us, or use one of our apps, we may gather your IP address, along with the time and date when you interacted with us. This information may be linked to your personal information you provide as part of doing business with us.

- Web Beacons – Our website pages, apps and emails may contain electronic images known as web beacons (also called single-pixel gifs) that permit us to count users who have visited those pages and for other website statistics (e.g., recording the popularity of certain website content and verifying system and server integrity). Web beacons are not used to access personal information and are only used to compile aggregated statistics concerning use of the website.
- Cookies – When you use a browser to access our websites or use our apps, small text files called cookies are created to track your site use, including where you left off, login information, personal preferences, and other customized functions. Session cookies are temporarily created while you view our site and are deleted when you leave. Persistent cookies remain in your browser’s subfolder and are activated each time you return to the website during the lifetime of the cookie. Our website uses these cookies for the following reasons:
 - Administer and allow personalization of the website or app;
 - Quote and administer a policy, administer a care plan or other requests;
 - Obtain website analytics; and
 - Retarget or advertise to you on third-party sites for cross-contextual behavioral advertising purposes.

You may customize your cookie experience when visiting our websites by interacting with our cookies banner. You may subsequently update your preferences by clicking on our cookies preferences link at the bottom of our website.

Why We Collect Your Data

Below are examples of the categories, of personal information that we may collect, depending upon the type of relationship you may choose to have with us, along with the general business purpose for its use:

Category	Sub-Category	Examples	Business Purpose(s)
Contact	Identifiers/Contact	Name, alias, postal address, email address, phone number, date of	Performing services, verification of identity, fraud

Category	Sub-Category	Examples	Business Purpose(s)
Personal	Personal/Sensitive information	birth, signature, username, device IDs or other similar identifiers	protection, providing products or services to you
		Social security number, tax identification number, government-issued identifier, health information or geolocation	Performing services, verification of identity, or fraud protection
	Commercial information	Records of products or services you may use or have requested or purchased from us	Provide customer service, internal analytics, loss prevention, perform marketing and advertising
	Internet activity	Interactions with our websites, apps, social media pages, and advertisements	Providing our products or services to you, performing marketing and advertising, and customize your experience
	Employment-related information	Current or past job history, reference checks	Vetting and verification of employment candidates
	Background information	Criminal history, loss history, social security number,	Underwriting criteria (where allowed), pre-employment

Category	Sub-Category	Examples	Business Purpose(s)
Financial		date of birth, and educational history	criteria verification, and fraud protection
	Credit background	Credit-based insurance score	Underwriting criteria (where allowed), and pre-employment criteria
	Banking information	Routing and account numbers	Payroll processing, and accounts payable

Generally, we use your personal information to provide you with the products and services that you request, offer you other products and services that we think might interest you, and improve your overall experience with us. We may also use your personal information to:

- Present our websites, apps, and contents therein in a suitable and effective manner for you and your computer or mobile device;
- Communicate with you about your application, account, business relationship, products, or services;
- Provide information to you about changes to our products or services;
- Let you know about new features, products, or services that may be available to you;
- Underwrite or rate insurance policies;
- Process, investigate, adjust, and administer claims;
- Manage, investigate, or resolve disputes or complaints;
- Bill you, process payments, and collect on amounts that you may owe;
- Confirm your identity;
- Determine your eligibility for our products and services, or for employment with us;
- Maintain your employment record and administer employment benefits;

- Personalize your experience;
- Market other products and services, including those that we or our subsidiaries or affiliates offer;
- Market our products and services utilizing your feedback;
- Improve our products, services, and/or operations;
- Conduct audits, data analysis and research;
- Permit you to enter certain contests, sweepstakes, and similar promotions (which may have additional terms and conditions that describe other uses of your personal information) where permitted;
- Detect, investigate, and prevent activities that may be fraudulent, illegal, or in violation of our policies;
- Comply with our internal policies and procedures, as well as the laws, rules, and regulations that apply to our business;
- Administer our care plans
- Respond to requests for information from governmental authorities;
- Establish or defend our legal rights and responsibilities, or those of our affiliates, subsidiaries, business partners, vendors, customers, or others; and
- Perform other activities as permitted by applicable law.

How and When We Share Your Data

We may share your information, including information about your account or policy and experiences with you (such as a claim) within Jewelers Mutual Group to help meet your product and service needs. We may share customer information inside or outside our group of companies:

- For our everyday business purposes, and as permitted (such as may be necessary to complete a transaction you request), or as required by law;
- As needed in order to handle your claim (for example, we may share name and coverage information with a jeweler in order to process your claim);
- With consumer reporting agencies, for example, during the underwriting process;
- In connection with a proposed or actual sale, merger, transfer, or exchange of all or a portion of our business or operating units;

- With companies that perform marketing or other services for us or with whom we have joint marketing agreements, which allow us to customize our advertising to you, or to provide a broader selection of other products to you; and
- As needed for loss prevention purposes, or to protect against fraud and unauthorized transactions and in connection with the investigation, establishment, and defense of legal rights.

Use of Services by Minors

Our website is not intended for children under the age of 18. We take steps to avoid collecting personal information from children, and do not knowingly collect personally identifiable information from anyone under the age of 18, unless they are indicated by an applicant or primary insured as the wearer of a piece of jewelry for which insurance is sought. This information is limited to name, address, and date of birth, and is used only for underwriting and/or claims purposes. If you are a parent or guardian and you are aware that your child has otherwise provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent or someone legally authorized to act on behalf of the minor, we take steps to remove that information from our environment.

Disclosure of Your Information

We do not sell your personal information to any third parties for monetary consideration but may share it with third parties to retarget or advertise to you on third-party sites. We train our employees to safeguard your personal information and access to all personal information is restricted to only those employees who need the information to perform their official duties. We may also disclose your personal information to the following third parties:

- Contractors and service providers we use to support our business and who are bound by contractual obligations to hold the information in confidence and not use such information for any other purpose.
- Other insurance companies, if applicable.
- Your agent or broker, if applicable.
- Among our group of companies to offer you additional products and services.
- Our reinsurers.
- Consumer reporting agencies as permitted by law.

- Insurance support organizations that investigate, detect and prevent fraud.
- State insurance departments or other governmental or law enforcement authorities if required by law or to protect our legal interests or in cases of suspected fraud or illegal activities.
- Those we are required to share with under a subpoena, search warrant, court or administrative order, or other legal process.
- We reserve the right to transfer your information we have about you in the event we reorganize all or a portion of our business or assets.
- If you choose to utilize the JM Shipping Solution, we may disclose your personal information when we believe it to be necessary to prevent physical harm or financial loss or in connection with an investigation of suspected or actual illegal activity.

Security of Your Information

We use physical, technical and administrative safeguards in protecting your personal information in compliance with state and federal law. Sensitive information that is transmitted to us online is encrypted while it is being transmitted and at rest.

Aggregated or De-identified Data

We may aggregate or de-identify information collected in such a way that removes personally identifiable information. Our use and disclosure of aggregated or de-identified information is not subject to any restrictions under this Privacy Policy, and we may disclose it to others without limitation for any purpose related to our business.

Choices about Your Information

Based on the law applicable to the use of your personal information, you may be able to exercise certain rights in relation to your personal information. We strive to provide you with choices regarding the personal information you provide to us and will not discriminate against you for exercising these rights. However, please note that in many cases, your rights are not absolute, and we may not be required to comply with your request.

Right to opt-out

If you do not want to have your information used by us to promote our products or services, you can opt-out by contacting us. If we have sent you a promotional email, you may unsubscribe within the email or by contacting us asking to be omitted from future email distributions, and we will honor that request.

Right to correction

We take reasonable steps to ensure that the information we hold about you is accurate and complete. However, if you believe that the personal information we hold about you is inaccurate or incomplete, you can request for it to be corrected or updated by contacting us.

Right to access

You may be entitled to a copy of your personal information we hold about you and to learn details about how we use it. Your information will usually be provided to you digitally via encrypted email or via mail.

Right to deletion

In certain circumstances, you may have the right to ask us to delete your personal information. For example, where your personal information that we collected is no longer necessary for the original purpose or where your personal information has become obsolete. However, we will need to balance this against other factors. For example, we may not be able to comply with your request due to certain legal or regulatory obligations.

If you choose to utilize the JM Shipping Solution, you may be able to exercise certain additional rights in relation to your personal information, which are indicated below. However, please note that in many cases, your rights are not absolute, and we may not be required to comply with your request.

Right to restriction of processing

In certain circumstances, you are entitled to ask us to stop using your personal information. For example, where you think that your personal information we hold about you may be inaccurate or where you think that we no longer need to use your personal information. We can continue to use your personal information following a request for restriction where we have your consent; to establish, exercise or defend legal claims; or to protect the rights of another person.

Right to object

You have the right to object to processing based on our legitimate interests. Unless we have a compelling legitimate ground for processing, we will no longer process your personal information on that basis. Note, however, that we may not be able to provide certain services or benefits if we are unable to process your personal information for that purpose.

Rights relating to automated decision-making

You have the right not to be subjected to automated decision-making, including profiling . If you have been subject to an automated decision and do not agree with the outcome, you can contact us to review the decision.

Right to withdraw consent

We may ask for your consent to process your personal information in specific cases. You have the right to withdraw your consent at any time. We will stop the further processing as soon as possible after the withdrawal of your consent. However, this does not affect the lawfulness of the processing before consent was withdrawn.

You may request to exercise the foregoing rights by clicking [here](#), or by calling us at [877-238-5595](tel:877-238-5595). Only you, or someone legally authorized to act on your behalf, may make a request related to your personal information. You must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information. We can't respond to your request if we can't verify your identity or authority to make the request. We will use reasonable measures to verify the identity of the requestor before processing a request. We will respond to your request within 45 days. If we require more time, we will notify you of the reason and the extension period in writing.

We will maintain an audit history of any requests to access or delete personal information to maintain a record of compliance with regulatory requirements.

Contact Us

This website is operated by Jewelers Mutual Group, 24 Jewelers Park Dr., Neenah, Wisconsin 54956. You may provide feedback, comments, requests for technical support, other communications, and obtain other contact information by visiting [Contact Us](#).

Questions or Comments

To ask questions or comment about this Privacy Policy or our privacy practices, contact us at:

Jewelers Mutual Group
Attn: Privacy Officer
24 Jewelers Park Drive
Neenah, WI 54956
Phone: [877-238-5595](tel:877-238-5595)
Email: privacy@jminsure.com

*The member companies of Jewelers Mutual Group are Jewelers Mutual Insurance Company, SI (a stock insurer), JM Specialty Insurance Company, JM Care Plan, Inc., JM Care Plan Services, Inc., JM Facets, LLC, and JM Insurance Agency Partners, Inc.