

WEBSITE POLICIES AND TERMS OF USE

PLEASE READ. YOUR USE OF THIS WEBSITE IS SUBJECT TO THESE POLICIES AND TERMS OF SERVICE

This website (“website”) is owned and operated by Streamline Insurance, LLC. The policies set forth herein comprise the Terms of Use for this website and any associated websites. By accessing, browsing, or using this website, you acknowledge that you have read, understand, and agree to be bound by these terms and to comply with all applicable laws and regulations. Each use of this website by you indicates and confirms your agreement to be bound by these Terms of Use. If you do not agree to these terms, please do not use this Website.

Your use of this website or any Services or information derived from this website constitutes acceptance of these policies and any other applicable terms. The Terms of Service for this website are hereby incorporated by reference.

Data Security and Protection

While Streamline Insurance takes reasonable and appropriate precautions to protect its customers and to prevent possible security breaches in our website and customer databases, no website, internet transmission, computer system or wireless connection is completely secure. Consequently, Streamline Insurance cannot guarantee that unauthorized access, hacking, data loss or other breaches will never occur. YOUR USE OF THE WEBSITE AND SERVICES IS AT YOUR OWN RISK.

Streamline Insurance does not make any express or implied warranties, representations or endorsements with respect to links, files or other information provided on, downloaded from or accessed through this website. This website may also provide links or data connections to third-party websites or web applications. Streamline Insurance does not control the content of third-party sites and cannot be held responsible or liable for the content or accuracy of any external websites.

Limitation of Liability

By using this website or any website managed by Streamline Insurance, you agree that Streamline Insurance shall not be liable or responsible, directly or indirectly, for any damage or loss alleged to be caused by or in connection with the use of this website, its data connections, links, applications, downloadable files or other information or functions contained herein or found on any website that may be accessed or connected to by way of this website.

We reserve the right to make changes to Streamline Insurance’s websites and our legal disclaimers. We encourage you to review Streamline Insurance’s websites and these disclaimers periodically for any updates or changes. Your continued access or use of Streamline Insurance’s website shall be deemed your acceptance of these disclaimers and any subsequent changes.

DISCLAIMER OF WARRANTY

Use of this website is at your sole risk. All materials, information, products, software, programs, and services are provided “as is,” with no warranties or guarantees whatsoever. Streamline Insurance expressly disclaims to the fullest extent permitted by law all express, implied, statutory, and other warranties, guarantees, or representations, including, without limitation, the warranties of merchantability, fitness for a particular purpose, and non-infringement of proprietary and intellectual property rights. Without limitation, Streamline Insurance makes no warranty or guarantee that this website will be uninterrupted, timely, secure, or error-free.

You understand and agree that if you download or otherwise obtain materials, information, products, software, programs, or services, you do so at your own discretion and risk and that you will be solely responsible for any damages that may result, including loss of data or damage to your computer system. Some jurisdictions do not allow the exclusion of warranties, so the above exclusions may not apply to you.

LIMITATION OF LIABILITY

In no event will Streamline Insurance be liable to any party for any direct, indirect, incidental, special, exemplary or consequential damages of any type whatsoever related to or arising from this website or any use of this website, or of any website or resource linked to, referenced, or accessed through this website, or for the use or downloading of, or access to, any materials, information, products, or services, including, without limitation, any lost profits, business interruption, lost savings or loss of programs or other data, even if Streamline Insurance is expressly advised of the possibility of such damages. This exclusion and waiver of liability applies to all causes of action, whether based on contract, warranty, tort, or any other legal theories.

Use of website content

This website and any of its content may not be copied, reproduced, republished, uploaded, posted, transmitted, distributed, or used for the creation of derivative works without Streamline Insurance's prior written consent, except that Streamline Insurance grants you a non-exclusive, non-transferable, limited license to access and display the pages within this website solely on your computer and for your personal, non-commercial use. This permission is conditioned on your not modifying the content displayed on this website, your adherence to and posting of all copyright, trademark, and other proprietary notices. Furthermore, you acknowledge and agree that you do not acquire any ownership rights by downloading or viewing any website content and hereby disclaim any such right. Notwithstanding the foregoing, any software and other materials that are made available for downloading, access, or other use from this website may be subject to their own license terms or restrictions, which may govern their use.

You may not use this website's content, domain names, or any email addresses related to or derived from this website, nor any data, trademarks, functionality, service marks, trade names, brand names and/or logos contained within or derived from this website, for any purpose; meaning that you may not, among other prohibited uses, use any such content in or as any meta-tag or hidden text;

In or as part of any contextual marketing directory, index, or triggering term; as content or advertising related to any other website including, but not limited to, comparative/informational websites; and/or as a variable or data element in any algorithm that causes another Internet browser to appear on, over, or at the same time as this website or controls the content of any other Internet browser window. Your failure to comply with the terms, conditions, and notices on this website will result in automatic termination of any rights granted to you without prior notice, and you must immediately destroy all copies of downloaded materials in your possession or control. Except for the limited permission previously defined, Streamline Insurance does not grant you any express or implied rights or licenses under any patents, trademarks, copyrights, or other proprietary or intellectual property rights. You may not mirror any of the content from this website on another Website or in any other media.

Certain disclaimers

Information on this website is not promised or guaranteed to be correct, current, or complete, and this website may contain technical inaccuracies or typographical errors. Streamline Insurance assumes no responsibility (and expressly disclaims responsibility) for updating this website to keep information current or to ensure the accuracy or completeness of any posted information. Accordingly, you should confirm the accuracy and completeness of all posted information before making any decision related to any services, products, or other matters described in this website.

Streamline Insurance provides no assurances that any reported problems will be resolved by Streamline Insurance even if Streamline Insurance elects to provide information with the goal of addressing a problem. Any comments, improvements, suggestions, and ideas regarding this website will become and remain our exclusive property, including any future rights associated with such submissions, even if the provisions of these Terms of Use are later modified or terminated.

This website is published for distribution through the world wide web. Streamline Insurance's products and services are not available in all geographic areas. Streamline Insurance does not provide Mortgage Broker Services in the State of New York, and this website should not be used by New York consumers.

PRIVACY POLICY

Your privacy is important to us. We are committed to protecting your privacy and earning your trust. We respect your right to keep your personal information confidential and to avoid unwanted solicitations.

This Privacy Policy explains the types of information we gather and what we do with it, and is intended to provide you notice of Streamline Insurance's information management practices, including how the information is gathered, safeguarded and the degree to which you may control the maintenance and sharing of your information.

Your use of any Services or this website constitutes acceptance and agreement with this Privacy Policy and any other applicable terms. Information Gathered

Personally Identifiable Information That We Collect

Streamline Insurance respects your privacy and is committed to protecting personally identifiable information that you provide in connection with your use of this website and Services. Streamline Insurance may gather information that personally identifies users of this website, even if you provide such information to us. For example, Streamline Insurance will gather information about individuals requesting products or services when they submit a request, create a user account or otherwise provide information through this website.

We will also collect nonpublic personal information about you and members of your household in connection with your agreements, applications or transactions with us. This information may be aggregated from information you provide or through technological collection from cookies, pixel tags, web beacons, browser fingerprinting or other tools. The type of information collected may vary depending on your use of this website, the products or services you inquire about or select and the type of product or service you agree to undertake. Information collected may include:

information we receive from you on applications, agreements and other forms; information about your transactions with us, our affiliates or others; information about the creation of user accounts, interest in particular services, location-based information, online consumer behavior, your use of this website or interest in products and services related to those offered by Streamline Insurance and interaction with other web-based or mobile applications; information we receive from consumer reporting agencies and other sources; and with your consent, we may ask a third party providers to confirm or give us more details about your applications, inquiries or transactions with us or others.

Non-Personally Identifiable Information That We Collect

You may be asked to provide information that does not personally identify you. Streamline Insurance may request this information to understand you better and to also bring to your attention new products, services, programs or offers that may be of interest to you.

In many cases, Streamline Insurance will automatically collect certain non-personally identifiable information about your use of this website and Services. Streamline Insurance might collect, among other things, information concerning the type of internet browser, operating system or computer operating system you are using, the domain name of your internet service provider, your “click path” through the website or “click-through” from an email, the website or advertisement that was linked to or from the website when you visited and your IP address. To do this, Streamline Insurance may use cookies and other technology (see below). Your use of our website and Services, and information provided through these technologies, will be anonymous unless you provide us with personally identifiable information or have provided such information in the past.

Information about Other People

Some of the services on the website may ask you to submit personally identifiable information about other people. For example, you might submit a person’s name and other personally identifiable information if you are interested in a product or service. A record of that transaction will be maintained as allowed and/or required by law. In addition, we may add those people’s information to our marketing database for future use or access by them or us.

Cookies and Related Technology

The website and some products and services, and associated advertisements, may contain “cookies,” clear gifs (also known as web beacons or web bugs), or similar technology. A cookie is a piece of data that holds information that identifies you to our website, if your computer is enabled to accept cookies. Web beacons assist in the delivery of cookies and the collection of non-personally identifiable information, such as “click path” and other data as described above. In using our website, you agree that we may store a “cookie” on your computer. Our website does not use cookies to retrieve any information from your computer. You agree that we may use cookies, clear gifs, frames, server log analysis and other technologies as they are developed to customize your experience with our website and Products and Services.

USE, DISCLOSURE AND SHARING OF INFORMATION

Personally Identifiable Information

Streamline Insurance uses information about you to deliver the Information, Products and Services that you request, to keep you informed about changes affecting our Products or Services or your account, to inform you of other Services or offers in which you might be interested, and to improve and enhance our website and Services. If you provide Streamline Insurance with personally identifiable information, we will take all reasonable and appropriate steps to protect it from unauthorized disclosure.

You may opt-out to receive email from us by following the directions in each message to “unsubscribe.” However, if you choose to opt out of marketing messages, we reserve the right to contact you regarding your transactional issues, account status, technical support, product information, changes to account terms and any other matter that might affect our service to you and/or any products or services you purchased from us, as applicable.

Streamline Insurance will not share, sell, rent or disclose any personally identifiable information that we have collected except as stated herein, or in the following instances: (i) we have been given your consent to disclose; (ii) we have previously informed you of the disclosure, including by means of our Privacy Policy or on the website, or through the Product or Service where you provided your information; (iii) we are required by law, legal process or court order to disclose; (iv) disclosure is necessary to identify, contact or bring legal action against someone who may cause or be causing harm to, or interference with, Streamline Insurance’s rights or property, other website users, or anyone else; or (v) to respond to an inquiry, request or complaint that you have made. Streamline Insurance may also use IP addresses in cooperation with

internet service providers to identify users if we deem it necessary to comply with law, to enforce compliance with this Privacy Policy or our Terms of Service, or to protect our website, customers or others.

We do not sell or provide any information we gather to third parties who may wish to provide you with information about their products or services.

We may, as permitted by law, provide information about you to certain persons or organizations. The types of persons or organizations we may share this information with include:

Persons or organizations that perform professional, business, underwriting, credit review or other functions for us; your loan broker or originator organization; title and escrow agents; designated vendors associated with your transaction, such as appraisers and insurance agents; and, regulatory and enforcement authorities. We have procedures that restrict access to nonpublic personal information about you to our employees and others who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information.

[Your California Privacy Rights \(As provided by California Civil Code Section 1798.83\)](#)

A California resident who has provided personal information to a business with whom he/she has established a business relationship for personal, family or household purposes ("California Customer") is entitled to request information about whether the business has disclosed personal information to any third parties for the third parties' direct marketing purposes. In general, if the business has made such a disclosure of personal information, upon receipt of a request by a California Customer, the business is required to provide a list of all third parties to whom personal information was disclosed in the preceding calendar year, as well as a list of the categories of personal information that were disclosed.

However, under the law, a business is not required to provide the above-described lists if the business adopts and discloses to the public (in its privacy policy) a policy of not disclosing customer's personal information to third parties for their direct marketing purposes unless the customer first affirmatively agrees to the disclosure, as long as the business maintains and discloses this policy. Rather, the business may comply with the law by notifying the customer of his or her right to prevent disclosure of personal information and providing a cost-free means to exercise that right.

[Contact Us Regarding Privacy](#)

Streamline Insurance is dedicated to protecting your personally identifiable information and welcomes questions and comments on this Privacy Policy. All questions or comments should be directed to:

Streamline Insurance, LLC or by email corporate@myslinsurance.com

Streamline Insurance reserves the right to change this Privacy Policy and its websites' Terms of Service or Use at any time. All changes will be effective when posted, and your continued use of the website after the posting will constitute acceptance of, and agreement to be bound by, those changes.

Effective Date: Oct. 1, 2021