

Effective Date	September 1, 2026 (revised 9-1-26)
Governing Law	State of New Jersey

Nimbity LLC ("We", "Our", "Us") is committed to protecting the privacy and security of your personal information. This Privacy Policy describes how We collect, use, share, and protect non-public personal information ("Data") obtained directly from prospects or clients ("You", "Your") or indirectly through third parties ("Others"). Please read this Policy carefully. By using Our services, You acknowledge the practices described herein.

1. Information We Collect

We collect Data to provide the services You request, to offer services that may interest You, and to improve Your overall experience. This includes processing insurance quotes, servicing Your account, sending communications, and assisting with claims. Data collected may include, but is not limited to:

First & Last Name	Mailing Address	Email Address
Telephone Number	Date of Birth	Social Security Number
Credit History	Claim History	Insurance History
Payment Details	Voice Recordings	Health Information
Website Browsing Data	Device & Equipment Information	Driving History

Sensitive data categories, including Social Security Numbers, health information, financial details, and voice recordings, are subject to heightened security controls and processed only as necessary to perform services or as required by law.

2. How We Use Your Information

We use Your Data only for legitimate business purposes, including:

- Providing, managing, and improving insurance products and services
- Processing claims and handling account servicing requests
- Communicating with You about Your account, policy updates, or regulatory notices
- Sending marketing communications where You have not opted out
- Complying with legal, regulatory, and law enforcement obligations
- Detecting and preventing fraud or unauthorized activity
- Fulfilling obligations under the Gramm-Leach-Bliley Act (GLBA) and applicable state insurance regulations

3. Information We Share or Disclose

We do not sell, trade, or otherwise transfer Your Data to Others except in the following circumstances:

- Affiliates that are related entities under common ownership that assist in providing services to You
- Service Vendors & Partners, including insurance carriers, claims administrators, payment processors, and technology providers and all such parties are contractually required to protect Your Data
- Legal Compliance when required or permitted by law, including lawful government requests, court orders, or regulatory inquiries

- Business Transfers in connection with a merger, acquisition, or sale of assets, subject to equivalent privacy protections

We do not sell Your personal information to data brokers or advertising networks. Text messaging opt-in data and consent will not be shared with any third parties under any circumstances.

4. Your Privacy Rights

Depending on Your state of residence, You may have the following rights regarding Your Data. We will respond to verified requests within forty-five (45) days, with up to a forty-five (45) day extension, where reasonably necessary.

Your Privacy Rights	Summary	How to Exercise
Right to Know	Request disclosure of the categories and specific pieces of Data We have collected about You	Email Team@Nimbity.com
Right to Correct	Request correction of inaccurate Data We hold about You	Email Team@Nimbity.com Call 856-245-5400
Right to Delete	Request deletion of Your Data, where allowable by law, and subject to legal retention requirements	Email Team@Nimbity.com
Right to Opt Out	Opt out of targeted advertising, data sharing for non-service purposes, or profiling	Email: Team@Nimbity.com with Subject line OPT OUT REQUEST
Right to Non-Discrimination	We will not deny services or charge different prices because You exercised Your privacy rights	Automatic, no action needed

4a. California Residents (CCPA/CPRA)

California residents have additional rights, including the right to limit the use of sensitive personal information, the right to opt out of the sharing of personal information for cross-context behavioral advertising, and the right to request a list of third parties to whom We have disclosed Data. We do not sell personal information to third parties for monetary compensation. However, certain data sharing for targeted advertising may constitute “sharing” under California law. California residents may opt out of the sale or sharing of their personal data at any time by submitting a “Do Not Sell or Share My Personal Information” request with any option under Section 15. For email, use the subject line: “(4A) CA PRIVACY REQUEST.” We will process opt-out requests within fifteen (15) business days.

4b. New Jersey Residents (NJDPRA)

New Jersey residents may have additional rights under the New Jersey Data Protection Act (effective January 2025) if personal information is not otherwise exempted by superseding law(s). These include the rights to access a portable copy of Your Data and to opt out of targeted advertising and certain profiling. You may exercise Your rights with any option under Section 15. For email, use the subject line: “(4B) NJ PRIVACY REQUEST.”

4c. How to Submit a Request

- Utilize your preferred option under Section 15 with subject line “Privacy Request” unless otherwise noted

We may need to verify Your identity before processing a request. We will not discriminate against You for exercising any privacy right.

5. Information Security

We implement reasonable and appropriate electronic and physical security measures to maintain the safety and integrity of Your Data, including access controls, encryption, employee training, and vendor oversight. Access to Your Data is limited to personnel involved in a related service or transaction.

In the event of a data breach affecting Your personal information, We will notify You as required by applicable federal and state law, generally within thirty (30) to sixty (60) days of discovery, depending on jurisdiction.

6. Our Website & Tracking Technologies

Your use of Our services may involve sharing or viewing Data on Our website or a vendor's platform. We may use automatic data collection technologies, including cookies, web beacons, and similar tools, that record information about Your equipment, browsing behavior, and preferences.

Cookie Type	Purpose	Your Control
Essential / Functional	Required for the website to operate	Cannot be disabled
Analytics	Track usage patterns to improve Our site	Opt out via browser settings
Marketing / Advertising	Deliver relevant content and communications	Email Team@Nimbity.com

You may adjust cookie settings through Your browser, however disabling certain cookies may affect Our site functionality.

7. Artificial Intelligence, Software & Data Technologies

We may use artificial intelligence (AI), software, and data technologies to provide personalized service, streamline operations, and detect fraud. Your Data is processed in a secure, private environment and remains subject to human oversight to ensure accuracy and fairness.

Where We utilize third-party AI or data processing vendors, those vendors are contractually bound to protect Your Data, use it only for specified purposes, and comply with applicable privacy law. We do not use automated decision-making that produces legally significant outcomes without an opportunity for human review.

8. Biometric & Voice Data

We may collect voice recordings in connection with customer service calls and other interactions. We do not currently use voice recordings for biometric identification or verification purposes. However, if We implement voice-based biometric processing in the future, We will:

- Provide advance written notice and obtain Your informed consent prior to collection or use
- Disclose the specific purpose and duration of any biometric data retention
- Refrain from selling, leasing, or profiting from Your biometric data
- Implement security standards for biometric data equivalent to or exceeding those applied to other sensitive personal data
- Comply with all applicable biometric privacy laws, including any New Jersey requirements, and apply standards consistent with established biometric privacy frameworks such as the Illinois Biometric Information Privacy Act (BIPA) as a benchmark for best practices

You may exercise Your rights with any option under Section 15. For email, use the subject line: “(8) BIOMETRIC & VOICE DATA REQUEST”. Retention of voice recordings is subject to our standard data retention practices described in Section 9.

9. Data Retention

We retain Your Data for as long as necessary to fulfill the purposes described in this Policy, to maintain Our business relationship with You, or as required by applicable law. Insurance-related records are typically retained for a minimum of seven (7) years following the end of Our business relationship, consistent with New Jersey state requirements and GLBA obligations. Thereafter, Data is securely destroyed or anonymized.

10. GLBA Financial Privacy Notice

As an insurance agency, We are subject to the Gramm-Leach-Bliley Act (GLBA). We collect and share nonpublic personal financial information as described in this Policy. You have the right to opt out of certain information-sharing activities that are not essential to providing You with insurance services. You may exercise Your rights with any option under Section 15. For email, use the subject line: “(10) GLBA OPT-OUT.”

11. Children's Privacy

We do not knowingly collect or store Data directly from individuals under the age of 13 (or under 16 where required by applicable state law) except for certain Data necessary to conduct Our services that You consent to provide. If You believe We have inadvertently collected Data from a minor, please contact Us through any option under Section 15. For email, use the subject line: “(11) Children’s Privacy” and we will promptly delete it.

12. Third-Party Applications, Websites & Links

We have no authority or control over the privacy practices of third-party applications, websites, or technologies. Any outside link, on Our website or provided via electronic communication, is governed solely by that third party's own privacy policy. We encourage You to review third-party privacy policies before sharing Your Data and We assume no responsibility for third-party services.

13. Privacy Policy Changes

We reserve the right to modify this Privacy Policy at any time. For material changes affecting how We collect, use, or share Your Data, We will provide at least thirty (30) days' advance notice via email, Our Client Center, or U.S. mail. Our current Privacy Policy is always available at [Nimbity.com/privacy](https://nimbity.com/privacy). Your continued use of Our services, after the effective date of a material change, constitutes acceptance of the revised Privacy Policy.

14. Accessibility

This Privacy Policy is available in alternative formats upon request, including large print and accessible digital formats. If You require this Privacy Policy in an alternative format or have difficulty accessing any portion of it, please contact Us using any option under Section 15 and We will accommodate Your request at no charge.

15. Contacting Us & Opt-Out

For questions, requests, or to exercise any privacy right or opt-out option, please contact Us:

Email	Team@Nimbity.com for written requests and opt-outs, with subject line: PRIVACY REQUEST
Phone	856-245-5400
Mail	Nimbity LLC, ATTN: PRIVACY REQUEST, PO Box 954, Millville, NJ 08332
Online	Nimbity.com/privacy — view the current policy or submit a request (no account required)

We will acknowledge receipt of all requests within ten (10) business days and respond substantively within forty-five (45) days. This Privacy Policy is governed by the laws of the State of New Jersey.