

FACTS**WHAT DOES PENNYMAC INSURANCE SERVICES, LLC DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<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"> ▪ Social Security number and insurance claim history ▪ Account balances and payment history ▪ Credit history and credit-based insurance scores 	
How?	All financial companies need to share 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 PennyMac Insurance Services, LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does PennyMac Insurance Services share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<p>Call (866) 839-0778 – our menu will prompt you through your choices</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call toll-free (866) 839-0778	

Who we are

Who is providing this notice? PennyMac Insurance Services, LLC

What we do

How does PennyMac Insurance Services protect my personal information?

To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with state and federal law. These measures include computer safeguards and secured files and buildings.

How does PennyMac Insurance Services collect my personal information?

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

- apply for insurance or pay insurance premiums
- provide account information or give us your contact information
- file an insurance claim

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include financial companies such as PennyMac Loan Services, LLC and Hippo Insurance Services.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- PennyMac Insurance Services, LLC does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include mortgage companies, insurance companies, insurance agencies, and companies that provide financial products and services.

Other Important Information

We will also comply with more restrictive state laws to the extent they apply.

California Residents: We will not share your information with nonaffiliated third parties for their marketing purposes except with your express consent. California residents will also be provided an "Important Privacy Choices" notice explaining their rights under the California Financial Information Privacy Act.

Nevada Residents: This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List by calling (866) 839-0778. If you would like more information about our practices, you may call (866) 839-0778. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginfo@ag.nv.gov.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

() NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

() NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices, utilize any of the options below:

- (1) Call (866) 839-0778, toll free, and our menu will prompt you through your choices; or
- (2) Complete the information needed below, sign, and return this form to us (you may want to make a copy for your records):
 - Mail to: PennyMac Insurance Services, LLC, 400 East Las Colinas Blvd., Suite 550, Irving, Texas 75039

Name: _____

Account Number(s): _____

Property Address: _____

Mailing Address: _____
(if different than property address)

Signature: _____ Date: _____