

## Germania Mobile Auto Adjuster Privacy Policy

Effective Date: April 1, 2017

Please read this Privacy Policy carefully. This Privacy Policy applies to information collected through Germania Mobile Auto Adjuster (Germania Mobile Auto Adjuster). By using Germania Mobile Auto Adjuster, you acknowledge that you have read and understood this Privacy Policy and the Germania Mobile Auto Adjuster End User License Agreement and associated Terms and Conditions. Note that this Privacy Policy does not apply to information collected through any means other than Germania Mobile Auto Adjuster, including information that you provide to Germania Insurance Company, Germania Fire & Casualty Company, or Germania Select Insurance Company (collectively these companies are referred to as Germania herein) offline. References to Germania, we, our, us, or variations of any of these, shall mean Germania Insurance Company, Germania Fire & Casualty Company, or Germania Select Insurance Company as applicable in the particular situation.

**Germania Mobile Auto Adjuster services are provided pursuant to a written license and hosting agreement with our software provider, CCC Information Services Inc. (CCC).** You understand and agree that the Personal Information covered by this Privacy Policy will be hosted, stored, processed, and shared by CCC, acting as GERMANIA's service provider. CCC's collection, use, sharing, and protection of the Personal Information collected by Germania Mobile Auto Adjuster tool is also subject to CCC's underlying [Privacy Policy](#).

### Children

Germania Mobile Auto Adjuster is not intended for children. Children should not use Germania Mobile Auto Adjuster for any purpose, even with the permission of their parents. GERMANIA will not knowingly allow anyone under 16 to provide any personally identifying information. If you are under 16, please do not provide any information about yourself through Germania Mobile Auto Adjuster.

### Information Collected

GERMANIA collects information in two ways: through information you voluntarily submit using Germania Mobile Auto Adjuster (User-Provided Information) and through your installation and use of Germania Mobile Auto Adjuster. All information that may be used to identify you will be treated as Personal Information.

#### **User-Provided Information**

One way GERMANIA collects information is by you providing that information. To use Germania Mobile Auto Adjuster, you may be required to provide personal information (e.g., information that can be used to identify you), which may include your first and last name, email address, mailing address, telephone number, insurance claim number, and Vehicle Identification Number (VIN). In addition, Germania Mobile Auto Adjuster allows users to upload photographic images and damage description text to assist in the preparation of vehicle damage repair estimates (User Photographs). You are solely responsible for the content of the User Photographs you upload to Germania Mobile Auto Adjuster; please be careful in selecting what images to include as part of your submission. No user should provide any information related to social security numbers, health information or other confidential financial or HIPAA related information through the Germania Mobile Auto Adjuster. All submissions of information except those specifically requested above which are related to the information requested by the Germania Mobile Auto Adjuster should not be sent via the Germania Mobile Auto Adjuster to GERMANIA.

#### **Mobile Device Type and Operating System Information**

Germania Mobile Auto Adjuster automatically collects information about your mobile device type, operating system, location information and camera settings.

### How We Use Information We Collect

#### **Personal Information**

We use Personal Information that we collect to provide you with information and documentation related to Germania Mobile Auto Adjuster.

We will also provide your Personal Information to the applicable GERMANIA company that are processing claims relating to your damaged or totaled vehicle.

We may use Personal Information that is coupled with general information to improve Germania Mobile Auto Adjuster and our users' experience with Germania Mobile Auto Adjuster by providing users with information, including advertisements, that is relevant to that specific user.

We may provide your Personal Information to our affiliated entities who may use the Personal Information for the same purposes as us.

#### **User Photographs**

Any and all images that you upload to Germania Mobile Auto Adjuster will be shared, unedited and without moderation by GERMANIA with the particular Germania insurance company that is processing claim(s) relating to your damaged or totaled vehicle. GERMANIA will use your User Photographs for the limited purpose of preparing vehicle damage repair estimates. GERMANIA will not use or share User Photographs for any other purpose, except for system administration, for troubleshooting for Germania Mobile Auto Adjuster, to perform industry research and to develop products.

#### **General Information and De-identified Personal Information**

We may take Personal Information and de-personalize it, such that it cannot be traced to a specific individual. We may use this de-personalized information for a broad range of purposes. For example:

- We may use de-personalized and/or general data to determine characteristics of users of Germania Mobile Auto Adjuster, which

characteristics may be used to improve Germania Mobile Auto Adjuster or its features or to better market Germania Mobile Auto Adjuster or its features;

- We may use de-personalized and/or general data to determine the popularity or effectiveness of certain features of Germania Mobile Auto Adjuster and to improve Germania Mobile Auto Adjuster's appeal to users; and
- We may use de-personalized and/or general data by aggregating it with those of other Germania Mobile Auto Adjuster users to develop products, perform industry research and provide reports.

### **Security**

Information GERMANIA collects on Germania Mobile Auto Adjuster is stored within GERMANIA controlled databases (or databases hosted on GERMANIA's behalf) on servers maintained in protected environments. However, no physical or electronic security system is impenetrable, and no security can prevent all unauthorized access, use or disclosure. Although GERMANIA strives to use commercially reasonable means to protect your information, GERMANIA cannot guarantee its absolute security, nor can GERMANIA guarantee that information you supply won't be intercepted while being transmitted to GERMANIA over the Internet.

### **Information Collected by Third Parties**

Some of GERMANIA's business partners, including advertisers, use cookies, but GERMANIA has no access to or control over these cookies. This Privacy Policy covers the use of cookies, if any, provided by GERMANIA only and does not cover the use of cookies by any third parties.

### **Information Provided to Third Party**

Germania Mobile Auto Adjuster may contain links to websites not controlled by GERMANIA. GERMANIA is not responsible for the privacy practices of third parties. GERMANIA encourages users to read the privacy statements of third party websites to which they link. This Privacy Policy applies only to information collected from Germania Mobile Auto Adjuster.

### **Other Users**

In addition to the uses identified above, GERMANIA may access or disclose Personal Information under certain additional circumstances such as the following: (a) to protect or defend the legal rights or property of GERMANIA and its corporate affiliates; (b) to protect against fraud or for risk management purposes; or (c) to comply with applicable law or legal process.

### **Business Transactions**

In addition, if GERMANIA sells all or part of its business or sells or transfers all or a material part of its assets, or is otherwise involved in a merger or transfer of all or a material part of its business, GERMANIA may transfer your Personal Information to the party or parties involved in the transaction as part of that transaction.

### **Changes to the Privacy Policy**

GERMANIA reserves the right to change this Privacy Policy at any time in our sole discretion. You are expected to check this page frequently so you are aware of any changes as they are binding on you. Your continued use of Germania Mobile Auto Adjuster after GERMANIA posts a revised Privacy Policy signifies your acceptance of the revised Privacy Policy.