

Last Updated: June 2026



**First Insurance
Company of Hawaii®**
A Member of the Tokio Marine Group

PRIVACY STATEMENT

Our company mission statement requires that we strive to “be a good company,” by living up to the trust placed in us by our policyholders, workforce members, vendors and business partners. One of the ways we honor that commitment is by attempting to be transparent about our information collection practices. We extend that same transparency to members of the general public who visit, and use our online and mobile resources. Our privacy statement, contained in the pages that follow, serves, therefore, to give notice about the types of personal information we collect, how we use it, who we share it with and why, and what we do to try to protect it. We delve into those matters in a fair amount of detail in the pages that follow. We encourage you to read them carefully. In the meantime, we provide a quick overview below.

This privacy statement may be referenced as “**this statement**”, “**this privacy statement**” and “**our statement.**” We use the words “**you**” and “**your**” to mean you, the reader, and other visitors to our online and mobile resources who must be, in all cases, over the age of 18. This age requirement is discussed in more detail later in this statement [here](#).

By accessing our online and mobile resources, you agree to be bound by this privacy statement. If you do not agree to the terms of this privacy statement, please do not use our online and mobile resources. Each time you use our online and mobile resources, the current version of this privacy statement will apply. Accordingly, when you use our online and mobile resources, you should check the date of this privacy statement (which appears at the top) and review any changes since you last reviewed the privacy statement.

If you have entered into a separate agreement with us, that separate agreement shall control, and only those terms within this privacy statement that do not conflict with such separate agreement shall apply.

Summary of how we handle Personal Information

We have included this general summary of our collection, use, sharing, and protection of personal information here. Further details may be found in this privacy statement below.

What do we collect?

We collect and retain certain personal information from four different groups of data subjects including our workforce, vendors, customers and visitors to and users of our online and mobile resources. Our privacy statement applies primarily to that last group. You can read more about the categories of personal information we collect [here](#)

Why do we use it?

We use personal information received from visitors and users of our online and mobile resources to communicate directly with them and for other purposes outlined in this privacy statement. Personal information collected from our workforce is used to fulfill our human resources commitments and in furtherance of our legal obligations as an employer, while personal information collected from our policyholder customers is used as needed to carry out the contracts of insurance we have with them, and related activities. We provide further detail about our use of personal information [here](#).

When do we share it?

We share personal information when needed to fulfill our legal obligations and when our vendors and business partners need it to perform under the contracts we have with them. We provide further detail about our sharing of personal information [here](#). We do not sell or rent any personal information to third party data brokers or marketing companies for monetary consideration.

How do we protect it?

Our security program includes security measures designed to address both technical and operational matters not only within our own company, but also with certain of our vendors and business partners with whom we may share your personal information. You can read about that [here](#) and [here](#).

Your Privacy Choices and Rights

You do not have to provide personal information to enjoy many of the features of our online and mobile resources. Moreover, you can opt out of certain activities like newsletters and announcements. You can learn more about that [here](#). Residents of California have certain additional rights. You can read about those [here](#).

Contacting Our Privacy Office

If you have any questions about our privacy and data security policies, procedures and practices, including anything we say in this privacy statement, we encourage you to contact our Privacy Office

- Attn: Privacy Office
- TMNA Services, LLC
- One Bala Plaza, Suite 100
- Bala Cynwyd, Pennsylvania 19004
- **Email:** onlineprivacy@tmnas.com
- **Phone:** 1-855-218-6627

Navigating Through This Statement

You can use the links below to navigate to areas of this statement that apply specifically to you, or which may otherwise be of interest:

[Some Important Vocabulary](#)

[What Personal Information Do We Collect?](#)

[How Do We Use the Personal Information We Collect?](#)

[When/With Whom Do We Share Personal Information?](#)

[Your Rights And Options](#)

[How Do We Protect Collected Personal Information?](#)

[Children's Privacy](#)

[The California Consumer Privacy Act](#)

[Changes To This Privacy Statement](#)

[Contacting Us](#)

Some Important Vocabulary

First Insurance Company of Hawaii (“**FICOH**,” “**we**,” “**us**,” and “**our**”) was founded in 1911 and is the oldest and largest property and casualty insurer domiciled in Hawaii. FICOH enjoys an “A+” rating from A.M. Best Co, employs more than 220 insurance professionals, and distributes its products through a network of independent general agencies. FICOH is a subsidiary of Tokio Marine North America, Inc. (“**TMNAI**”), which is part of The Tokio Marine Group (“**TMG**”), a global insurance enterprise with over 200 companies around the world. Some of our administrative functions (including human resources), are centralized and consolidated through a single shared services organization known as TMNA Services, LLC (“**TMNAS**”).

When we talk about our “**online and mobile resources**”, we mean all websites, portals or other features we operate to allow you to interact with us and our systems, as well as any mobile apps we’ve created and distributed to let you interact with the content we provide. An “**affinity action**” is when you “follow” us, “like” us or take a similar or analogous action on our external social media presence. As described [here](#), we have a broad array of legal obligations to protect your personal information. So when we use the term “**vendors**” we mean it to include all analogous terms under the data privacy and security laws applicable to us such as “third party service providers” under the a National Association of Insurance Commissioners’ Data Security Model Law (“**NAIC Model Law**”), “service providers,” “contractors,” and “third parties” under the California Consumer Privacy Act (“**CCPA**”), and “service providers” under the U.S. Gramm-Leach-Bliley Act (15 U.S.C. §§ 6801-6809) (“**GLBA**”). When we use the term “**business partners**,” we mean entities such as the insurance brokers, and certain types of the insurance “producers” and “agents” who offer our products, as all of those terms are defined in NAIC Model Law.

Finally, and perhaps most importantly, when we refer to “**personal information**”, we mean information that identifies or can reasonably be used to identify you.

WHAT PERSONAL INFORMATION DO WE COLLECT?

We collect personal information primarily from four groups of data subjects:

- visitors to, and users of, our online and mobile resources;
- current members of our workforce and those who apply for posted jobs;
- our third party vendors and business partners; and
- our policyholders (i.e., our customers) and those who apply directly to us to become policyholders.

The categories of information we collect from each of these groups differ. As you may have noticed, it’s possible that the same person could fall into more than one group. For instance, someone who is a policyholder might also work for one of our vendors. Or someone who works for us might, on their day off, visit one of our general websites. We explain below the different categories of personal information we collect from each group of data subjects.

Visitors and Users of our Online and Mobile Resources

If you visit and/or use our online and mobile resources, we collect and retain personal information through automated/technical means. We describe that automatic collection [here](#). In addition to that, if you choose to participate in, or make use of certain activities and features available via our online and mobile resources, you may need to provide us with information about yourself. We describe that type of voluntary submission immediately below. ***By using our online and mobile resources, you are signifying to us that you agree with our privacy statement and that we may use and disclose your information as described.***

Voluntarily Submitted Information

Here are some of the ways in which you voluntarily provide us with your personal information. The types of personal information you submit to us in these situations are almost always limited to identifiers such as your name, email address, mailing address and phone number. You can read about how we use that personal information [here](#).

- **Emails** – If you choose to send us an email from our “contact us” link or a similar link, you will be giving us your email address and any other personal information that may be in your message or attached to it.

Creating Accounts; Signing up for Newsletters – If we make an account creation feature available to the general public (that is, to visitors/users who are not our policyholders or workforce members) you will be giving us at least your email address and potentially other identifiers. The same is true if you sign up to receive a newsletter or other informational or marketing material we publish.

- **Registering for Events** – When you register for events, conferences or programs we ourselves may host (rather than outsource to a third party event manager with its own privacy policies), you will be submitting the types of identifiers described above. If the event requires a fee, we may also ask you to submit credit card or other financial information.
- **Community Features** – Some of our online and mobile resources may offer social media-like community features letting users post or upload messages, comments, and/or image or other files and materials. If you choose to make use of these features the information you post, including your screen name and any other personal information, will be shared with us and other users of the community features of our online and mobile resources. You understand that we (and you) are not able to control information that you share with other users or make available to third parties through the community features.
- **Customer Portals and Job Applicants** – Some of our online and mobile resources are used to help us serve our policyholders and allow candidates to apply for available jobs. We discuss personal information submitted in those situations elsewhere in this statement such as [here](#) and [here](#).

In most instances, you have the choice of whether to submit personal information to us. However, you may be required to provide certain personal information to us in order to participate in certain activities on or use certain features available from our online and mobile resources.

Automatically Collected Information

When you visit or use our online and mobile resources, certain information about your internet/electronic activity and your device is automatically collected through your browser via tracking technologies, such as “cookies.” Cookies are small text files downloaded onto your computer or mobile device. Cookies allow us to collect your IP address and recognize your computer or mobile device and store some information about your preferences for using our online and mobile resources or past actions, such as:

- the type of browser and operating system you use;
- the date and time and length of your visit;
- the pages visited, graphics viewed and any documents downloaded; and
- links to other sites you accessed from our online and mobile resources or used to navigate to our online and mobile resources.

Additional information about cookies and tracking technologies is available [here](#). If you access our online and mobile resources from a phone or other mobile device, the mobile services provider may transmit to us certain information such as uniquely identifiable mobile device information. That, in turn, allows us to collect mobile phone numbers and associate them with the mobile device identification information.

Most browsers automatically accept cookies by default, but you can choose to set your browser to remove or reject cookies through your browser controls. Please keep in mind that removing or blocking cookies may not completely prevent how we share information with third parties such as our advertising partners, as further discussed below.

Analytics

We may use third parties, such as Google Analytics or other analytics providers, which collect data, to analyze traffic to our website. To disable Google Analytics, please download the browser add-on for the deactivation of Google Analytics provided by Google at <http://tools.google.com/dlpage/gaoptout?hl=en>. To learn more about privacy and Google Analytics, please consult the Google Analytics overview provided by Google at <http://www.google.com/intl/en/analytics/privacyoverview.html>. You may find additional information about Google

Analytics at <http://www.google.com/policies/privacy/partners/>. You have the option to opt out of Google’s use of cookies by changing your settings through Google Ad Settings via the Google advertising opt-out page.

Advertising and Retargeting Technologies

We use advertising and measurement technologies provided by third-party partners to support our advertising and marketing activities, including cookies, pixels, tags, beacons, software development kits (SDKs), and similar technologies. These technologies help us deliver and measure advertisements, understand how users interact with our online and mobile resources, and improve the performance of our marketing campaigns. These technologies assist us and our advertising partners with the following:

- Conversion tracking to understand when users complete actions on our site after viewing or interacting with an ad.
- Building and managing advertising to target, optimize and measure the performance of our campaigns.
- Frequency, reach, and performance reporting to help us better understand how our ads are performing across different platforms.

Under the California Consumer Privacy Act (CCPA), our use of these technologies may constitute “sharing” or “selling” of personal information for cross-context behavioral advertising as further discussed in the California Residents section below.

These technologies help recognize your device across websites and services you use. They may collect the following types of information and data:

- Identifiers: online identifiers such as cookie IDs or similar pseudonymous identifiers
- Internet or other electronic network activity information: page views, standard engagement events, advertising interactions (impressions, clicks, conversions)
- Geolocation data: limited to approximate location derived from IP address
- IP address, which may be used only transiently for geolocation purposes

External Sites, Apps, Links and Social Media

We maintain a presence on one or more external social media platforms such as X (formerly Twitter), Facebook, Instagram, YouTube and LinkedIn. We may further allow the community features of our online and mobile resources to connect with, or be viewable from, that external social media presence. Similarly, our online and mobile resources may contain links to other websites or apps controlled by third parties.

We are not responsible for either the content on, or the privacy practices of, social media platforms, or any third party sites or apps to which we link. Those apps, sites and platforms are not controlled by us and therefore have their own privacy policies and terms of use. To be clear: neither this statement nor the terms of use appearing on or in any of our online and mobile resources apply to our social media presence or any third party sites or apps to which we may link. That means even if you take an affinity action on our specific social media presence, and identifiers about you are automatically collected and given to us as a result, that collection and transfer is governed by the privacy policies and other terms of the applicable social media platform and are not our responsibility. If you have questions about how those apps, sites and platforms collect and use personal information, you should carefully read their privacy policies and contact them using the information they provide.

Personal Information we collect from our Policyholders

Policyholders enter into contracts of insurance with us. Each contract is separate from this statement and has its own terms and conditions for notice of collection and governing our overall confidentiality, data privacy and data security obligations. As a result, those terms, and not this statement, apply to the personal information of policyholders.

For those who apply to become policyholders, we provide notice of what personal information we collect on the proprietary documents that are part of our application process, or the apps and portals we operate for such purpose, doing so via confidential FICOH terms and conditions published thereon. In some cases, policyholder applicant data

will be collected by one of our business partners, such as a non-exclusive agent or broker, and shared with us. In those situations, the legal responsibility to provide notice rests with that business partner, not FICOH.

Personal Information we collect from our Workforce and Job Applicants

We collect and retain the types of professional or employment related personal information you would expect a U.S. employer to have about its U.S. workforce such as name, age, home address, and personal information for payroll, tax and benefits. When the law allows or requires (such as for compliance with equal opportunity/non-discrimination laws) we may also collect characteristics of protected classifications such as race, gender, and ethnicity. Similarly, when someone applies for an open job position, including via portals or other online and mobile resources, we collect the personal information we need, and which the law allows, to evaluate their applications.

We provide notice of what personal information we collect from our workforce/applicants in our confidential human resources manuals and other documentation, or on the proprietary apps and portals we operate for such purpose doing so via confidential FICOH terms and conditions published thereon. In some cases, portals and apps may be operated by third parties who either transfer the personal information to us or maintain a repository of the information (e.g. background check vendor). In those situations, the legal responsibility to provide notice usually rests with the third party, not FICOH. You can read about how we use the personal information we collect from our workforce and job applicants [here](#).

Personal Information we collect from Vendors and Business Partners

Like other organizations, we buy goods and services, lease equipment and office space and attend industry events. In doing so, we interact with many existing and potential vendors and business partners from whom we necessarily collect certain personal information in connection with our contractual and business relationships. Typically, the categories of personal information collected in those cases will be limited to business contact information such as name, business title, business address and business email. As a result, if legally required, we make a reasonable effort to provide notice at the point of collection, or address the question of notice in the applicable business contract.

HOW DO WE USE THE PERSONAL INFORMATION WE COLLECT?

We use personal information we collect only in the manner and through the means allowed by applicable law. That means we determine whether we have a lawful basis/legitimate business purpose to use your personal information before doing so. As stated in applicable law, such lawful bases/legitimate business purposes include receiving express consent, operating our business, performing a contract, and complying with a legal obligation. More specifically, we use the personal information collected from each group of data subjects as follows:

Visitors and Users of our Online and Mobile Resources

We use the automatically collected personal information described [here](#) to compile reports about popular pages/features of our online and mobile resources, and to see how users are accessing our online and mobile resources and in some cases (such as affinity actions) send materials to you. We use the personal information you voluntarily submitted, as described [here](#), to respond back directly to you and/or send you the information you requested or about which you inquired. We also may use any such personal information you provide to customize our programs and newsletters to make them more relevant to you.

Our Policyholders

We use personal information collected from our policyholders to administer their policies and process their claims. As mentioned above, policyholders enter into confidential contracts of insurance with us and those contracts have their own terms and conditions describing the manner and means of our use of policyholder personal information. As a result, those terms and not this statement, apply to our use of the personal information of policyholders. In accordance with applicable law, we may use personal information collected from policyholder applicants to evaluate their applications and underwrite and provide premium quotes. We provide notice of our scope of use via confidential FICOH documents or by publication on the proprietary apps and portals we operate for such purposes.

Our Workforce and Job Applicants

We use personal information collected from our workforce to operate our business, perform our duties as an employer, and fulfill our commitments to workforce members (such as benefits administration). We use personal information collected from job applicants to evaluate their candidacy and process their applications. We describe our use of workforce and job applicant personal information in greater detail in confidential FICOH human resource policy documents or by publishing such policies on the proprietary workforce/applicant portals and apps we operate.

Vendors and Business Partners

We use the personal information collected from our vendors and business partners (which, again, is largely business contact information) to manage, administer and perform under our contracts with them, or share information about our products. We also may from time-to-time use personal information about their individual personnel to perform background checks on those who are provided access to our technology networks so that we can help protect the personal information of others stored thereon. We describe our use of vendor and business partner personal information in greater detail in our confidential contracts with those parties.

WHEN/WITH WHOM DO WE SHARE PERSONAL INFORMATION?

We may share your personal information as described below. This sharing applies to the personal information of all four groups of data subjects described [here](#).

Affiliates

We may share personal information with other companies within TMG who will use such information in the same way as we can under this statement.

Legal Requirements

We may disclose personal information to government authorities, and to other third parties when compelled to do so by such government authorities, or at our discretion or otherwise as required or permitted by law, including responding to court orders and subpoenas.

To Prevent Harm

We also may disclose such information when we have reason to believe that someone is causing injury to or interference with our rights or property, or harming or potentially harming other persons or property.

Business Sale/Purchase

If FICOH, TMNAI, or TMNAS, or any of their affiliates or subsidiaries, sell or transfer all or substantially all of their assets, equity interests or securities, or are acquired by one or more third parties as a result of an acquisition, merger, sale, reorganization, divestiture, consolidation, or liquidation, personal information may be one of the transferred assets.

Vendors and Business Partners

We also share personal information with those of our vendors and business partners who need it to perform under the contracts we have with them. As part of our [security program](#), we have adopted standards for those vendors and business partners who receive personal information from us. We attempt to bind such vendors and business partners to those standards via written contracts. Such standards include expectations that when we share personal information with our vendors and business partners, they will comply with all applicable privacy and data security laws and regulations and our security program, and will contractually require and cause their subcontractors and agents to do the same. We further attempt to contractually restrict what our vendors and business partners can do with the personal information we provide to them such that it:

- is used only to the minimum extent necessary to carry out the business purpose for which it was provided;
- is not disclosed to anyone else without our consent or under our instruction;
- remains, as between us and the applicable vendor or business partner, our property; and

- is not transferred out of the United States without our consent.

For any personal information our vendors and business partners process or store at their own locations, we further expect them to use technology infrastructure that meets, at a minimum and at the facilities level, recognized standards for security controls.

Please note, however, that we cannot guarantee that all of our vendors and business partners will agree to the above-described contractual requirements; nor can we ensure that, even when they do agree, they will always fully comply.

Your Rights And Options

If we are using your personal information to send you marketing materials, such as newsletters or product alerts via text or email, you may opt out by following the opt-out instructions in the email or other communication (e.g., by responding to the text with “STOP” or following the “unsubscribe” link in an email). When we receive your request, we will take reasonable steps to remove your name from our distribution lists, but it may take time to do so. You may still receive materials for a period of time after you opt out. In addition to opting out, you have the ability to access, amend and delete your personal information by contacting us using the contact information below. Opting out of or changing affinity actions or other submissions or requests made on our third party social media platform, will likely require that you do so directly on that platform as we do not control their procedures. Please be aware that if you request us to delete your personal information, you may not be able to continue to use certain features of our online and mobile services. Also, even if you request that we delete your personal information, we may need to retain certain information for a limited period of time to satisfy our legal, audit and/or dispute resolution requirements.

Some browsers have a “do not track” feature that lets you tell websites that you do not want to have your online activities tracked. At this time, we do not respond to browser “do not track” signals.

How Do We Protect Collected Personal Information?

Our Data Security Program

We use reasonable technical, organizational, administrative, and other security measures designed to protect, as required by applicable law, the personal information we collect.

Despite our safeguards designed to secure your information, we cannot promise or guarantee that hackers, cybercriminals, or other unauthorized third parties will not be able to defeat our security and improperly collect, access, steal, or modify your personal information.

CHILDREN’S PRIVACY

Our online and mobile resources are not intended for use by children under the age of 18 and we do not knowingly collect personal information from children under the age of 18 in connection with our online and mobile resources.

California Residents

If you are a California resident, then the information below also applies to you. The information reflects FICOH’s current practices and practices during the past 12 months. Certain terms used in this section have the meanings given to them in the California Consumer Privacy Act (“CCPA”). Note that this CCPA section only applies to visitors and users of our online and mobile resources, and to our third party vendors and business partners. The privacy notices for personal information collected in California in an employment or workforce context, and from our policyholders and those who apply directly to us to become policyholders or in a commercial context can be found in separate terms and notices provided or made available by FICOH.

Categories of Personal Information FICOH Collects

- Identifiers
- Demographics
- Commercial information

- Internet or other electronic network activity
- Geolocation data
- Audio, electronic, visual, thermal, olfactory, or similar information
- Inferences drawn from any of the above

Categories of Sources from Which FICOH Collects Personal Information (for more information, see the WHAT PERSONAL INFORMATION DO WE COLLECT? section of this privacy statement)

- Consumer Directly
- Advertising Networks
- Data analytics providers
- Social networks
- Operating systems and platforms
- Our parent and affiliate organizations including TMNAI, TMG, and TMNAS
- Data brokers

Business or Commercial Purposes for Which FICOH Collects or Discloses Personal Information

Please see the WHAT PERSONAL INFORMATION DO WE COLLECT? and the HOW DO WE USE THE PERSONAL INFORMATION WE COLLECT? sections of this privacy statement for details about the business or commercial purposes for which FICOH collects or discloses personal information.

Business or Commercial Purposes for Which FICOH Shares (for Cross-Context Behavioral Advertising) or Sells Personal Information (also see the WHAT PERSONAL INFORMATION DO WE COLLECT? section of this privacy statement).

- Advertising and marketing

We do not collect or process sensitive personal information (as defined by the CCPA) for the purpose of inferring characteristics about individuals.

We do not have actual knowledge that we “sell” or “share” (for cross-context behavioral advertising) the personal information of minors under the age of 16.

To the extent we process deidentified information, we will maintain and use the information in deidentified form and will not attempt to reidentify the information unless permitted by applicable law.

Categories of Personal Information “Shared” or “Sold”

We may “sell” or “share” (for cross-context behavioral advertising) personal information with these advertising partners, as those terms are defined under the CCPA. This may include:

- Internet or other electronic network activity
- Identifiers
- Inferences drawn from other categories to create a profile

Your Rights

In accordance with applicable law, you may exercise the rights described in this section.

[The Right to Opt-Out of Cookies and Sale/Sharing Using Online Tracking Technologies](#)

Our use of certain online tracking technologies may be considered a “sale” / “sharing” under applicable privacy laws. Website visitors can opt out of being tracked by these third parties by clicking the “Your Privacy Choices” link at the bottom of our Website and selecting their preferences.

You may opt out by broadcasting an Opt-Out Preference Signal, such as the Global Privacy Control (GPC) (on the browsers and/or browser extensions that support such a signal). To download and use a browser supporting the GPC browser signal, click here: <https://globalprivacycontrol.org/orgs>. If you choose to use the GPC signal, you will need to turn it on for each supported browser or browser extension you use.

The Right to Limit the Use and Disclosure of Sensitive Personal Information

We only collect sensitive personal information, as defined by the CCPA for the purposes allowed by law or with your consent. We do not collect or process sensitive personal information for the purpose of inferring characteristics about you. Therefore, we do not offer the right to limit the use of sensitive personal information.

The Right to Access, Correct, and Delete Personal Information

You have the right to request access to and receive details about the personal information we maintain about you and how we have processed it, correct inaccuracies, get a copy of, or delete your personal information. You may also have the right to withdraw your consent to our processing of your personal information. These rights may be limited in some circumstances by applicable law.

Access and Deletion You can submit a request to access or delete your personal information, or withdraw consent, by:

- Calling 1-855-218-6627; or
- Emailing datarights@tmnas.com

Typically, we retain your personal information for the period necessary to fulfill the purposes outlined in this privacy statement, unless a longer retention period is required or permitted by applicable law. Please note that in many situations we must retain all, or a portion, of your personal information in order to comply with our legal obligations; resolve disputes; enforce our agreements; protect against fraudulent, deceptive, or illegal activity; or for another one of our business purposes.

Corrections You can correct information by:

- Calling 1-855-218-6627; or
- Emailing datarights@tmnas.com

You may submit a request for a copy of the information collected about you by following the steps outlined in the “Your Rights” section above. You may make a request for a copy of the information up to twice per year per customer.

Responding to Requests

We will respond to requests within the time frame permitted by the applicable law. Please note that we may charge a reasonable fee for multiple requests in the same 12-month period, as permitted by applicable law.

Identity Verification

We will take steps to verify your identity before processing your request. We will not fulfill your request unless you have provided sufficient information for us to reasonably verify you are the individual about whom we collected personal information. We will only use the personal information collected in the verification process to verify your identity or authority to make a request and to track and document request responses, unless you initially provided the information for another purpose.

Authorized Agents

You may also use an authorized agent to exercise your rights on your behalf. If you wish to use an authorized agent, we require that your authorized agent provide written proof to us that he or she is authorized to act on your behalf,

and we may also require your authorized agent to verify his or her own identity. To appoint an authorized agent, please contact us at datarights@tmnas.com.

Right to Non-Discrimination

We will not discriminate against you for exercising your rights under applicable privacy law, such as denying you products and services, charging you different rates or prices, including use of discounts or penalties, or suggesting or providing a different level of service or quality of products to you.

California Shine the Light.

California residents may request information concerning the categories of personal information (if any) we disclose to third parties or affiliates for their direct marketing purposes. If you would like more information, please submit a request to us at datarights@tmnas.com.

Changes To This Privacy Statement

We may modify or update this statement periodically with or without prior notice by posting the updated policy on this page. You can always check the “Last Updated” date at the top of this document to see when the statement was last changed. If we make any material changes to this statement, we will notify you by reasonable means, which may be by e-mail or posting a notice of the changes on our website or through our mobile app prior to the changes becoming effective. We encourage you to check this statement from time to time. **IF YOU DO NOT AGREE TO CHANGES TO THIS STATEMENT, YOU MUST STOP USING OUR ONLINE AND MOBILE RESOURCES AFTER THE EFFECTIVE DATE OF SUCH CHANGES (WHICH IS THE “LAST UPDATED” DATE OF THIS STATEMENT).**

Contacting Us

If you have questions about our privacy statement or privacy practices, please contact our Privacy Office:

Attn: Privacy Office
TMNA Services, LLC
One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
Email: onlineprivacy@tmnas.com
Phone: 1-855-218-6627