

Privacy Policy

Updated April 30, 2026

Excess Share Insurance and its affiliates, including American Share Insurance and ESI Insurance Solutions, LLC, (“we,” “us,” “our” or “ESI”) respects your privacy and works hard to build and maintain a relationship of trust with you. This Privacy Policy (the “Privacy Policy”) governs our collection, use, and disclosure of your Personal Information (defined below) in connection with your use of our website(s) on which this Privacy Policy is linked (collectively, “Sites”) and any transactions, interactions, or other engagements you might have with us (collectively, “Services”).

Please carefully read this Privacy Policy, which is part of our [Terms of Use](#) before using our Sites and/or Services. If you do not agree with our Terms of Use or this Privacy Policy, you must refrain from using our Sites/Services. By accessing or using our Sites or Services, you agree to our use of your information consistent with our Terms and this Privacy Policy.

ABOUT THIS PRIVACY POLICY

Privacy Policy Changes

This Privacy Policy is subject to change. We encourage you to review it frequently for amendments. When we make material changes to the Policy, we will take reasonable steps to notify individuals (e.g., sending email notifications). Privacy Policy changes are effective immediately and you accept these changes by continuing to use the Sites or Services. If we determine that a change to this Policy will result in the use of previously acquired personal information in a materially new way, we will provide you notice of such change and take any additional actions required by applicable law (e.g., obtain additional consents).

Information Not Covered by This Policy

This Privacy Policy does not apply to our collection, use, or disclosure of Personal Information (1) when acting as a data processor on behalf of our clients—please refer to their privacy policies for details—or (2) information about our employees, contractors, agents, and job applicants.

INFORMATION WE COLLECT

Personal Information

We may collect information that personally identifies, relates to, describes, or is capable of being associated with you (“Personal Information”), including:

- **Identifiers** such as your name, mailing and/or billing address, email address, phone number, and policyholder portal login credentials.
- **Commercial information and preferences** such as payment information (e.g., bank account number, credit card number), product preferences,



advertising preferences, products or services purchased, obtained, or considered, and other preferences or interests.

- **Internet or other electronic network activity information** such as your browsing/search history, IP address, browser type, device type and settings, and information regarding your interactions with us (including interacting with us online, by the mobile application, and through advertisements).
- **Geolocation information** such as approximate location based on your IP address.
- **Audio, electronic, visual, or similar information** such as images, call recordings, and written communications (e.g., customer support chat logs).
- **Professional or employment information** such as job title, employer, business address and contact information.
- **Inferences** drawn from any of the information we collect to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

The specific Personal Information we collect about you may vary based on how you use the Sites and/or Services and your relationship with us.

Deidentified and Aggregate Information

We may deidentify or aggregate Personal Information such that we can no longer reasonably associate it with an identifiable person. We may use and disclose deidentified and aggregate data for any business purpose permitted by applicable law.

Usage Data and Sites Activity

We automatically collect information in connection with the actions you take on our Sites. We refer to this type of information as “Usage Data”. Usage Data may include information about your device, browser, operating system, internet service provider, and IP address. It may also include information about your interactions with the Sites such as the pages you view, the page and search terms used to reach our Site, the date, time, and duration of your visit, and your clicks. If we can reasonably associate this data with you, we treat it as Personal Information under the categories of Identifiers or Internet or other electronic network information, as appropriate. If we cannot reasonably associate this information with you, we treat it as anonymous usage data.

Communication Recordings

We may record calls and retain the content of text messages or other written/electronic communications between you and us. By communicating with us, you explicitly consent to our recording and retention of communications.

Business Information

We also collect information about businesses that engage with us such as EIN, TIN,

address, phone number, email address, and bank account information (collectively, “Business Information”). This information is generally not considered Personal Information because it relates to a business; however, if it is linked to an identifiable natural person, we will treat it as Personal Information.

HOW WE COLLECT INFORMATION

Voluntary Disclosure

We may ask you to provide Personal Information when you communicate with us online or offline (e.g., submit a Contact Us form), use the Sites or Services, enter into a relationship with us, and at other times. You are not required to provide us your Personal Information; however, certain features of the Sites or Services may not be available, or we may not be able to fulfill your requested interaction unless you provide the requested information.

Social Media

If you engage with us via social media, use your social media credentials to access the Site or Services, or interact with social media buttons or widgets embedded in our Sites or Services, we may collect Personal Information available on your social media profile and Usage Data. For information about privacy controls available through your social media provider, please visit their website.

Cookies and Other Automated Tools

We and third parties may use cookies and other automated data collection tools (collectively “cookies”) to collect personal information and usage data, track your interaction with our Sites and Services, improve the experience of the Sites and Services, and conduct cross-context behavioral or targeted advertising (collectively “targeted advertising”).

We may use the following types of cookies:

- *Strictly Necessary*: These cookies are essential to operate the Sites and provide you with services you have requested.
- *Advertising Cookies*: These cookies allow us and third parties to learn more about you, including your use of our Sites and other websites, and advertise products or services that might interest you as further indicated below.
- *Analytics Cookies*: These cookies help us and third parties understand how our Sites are working and who is visiting our Sites.

Among other tools, our Sites may use Google Analytics to collect and process personal information and usage data. Click [here](#) to learn more about how Google uses your information. You can opt-in or opt-out of certain types of cookies by managing your “Cookies Preferences.”

If you want to reduce the overall volume of targeted advertising you receive, you can also visit the: [Digital Advertising Alliance \(DAA\) Consumer Choice Page](#), and/or [Network Advertising Initiative Consumer Opt-Out Page](#). These websites allow you to opt-out of targeted advertising from member networks.

HOW WE USE AND SHARE INFORMATION

Generally

We use Personal Information for business purposes, which may include:

- *To provide the Sites and Services;*
- *Marketing and analytics:* to send communications and offers for our or third parties' products or services, and perform analytics;
- *Other company communications:* to otherwise communicate with you;
- *Website use and analytics:* to analyze individuals' use of our websites, including the use of third-party web analytics services;
- *Product research:* to conduct research and analysis for maintaining, protecting, and developing our products and services;
- *Business operations:* to evaluate, develop, and improve business operations, products and services offered, and perform business administration and other normal business activities;
- *Compliance:* to comply with applicable legal requirements, industry standards, contractual obligations, our policies, and take actions that we deem necessary to preserve and enforce our rights and the rights of others;
- *Information security and fraud prevention:* to operate information security and anti-fraud programs; and
- *Other purposes:* as otherwise described to you at the point of collection, with your consent, or as otherwise required by applicable laws.

Testimonials

If you provide a testimonial, we may post it publicly on the Sites or in other advertising material. By providing a testimonial, you give us permission to use it and your likeness in any manner and for any purpose, including in marketing and advertising communications, without any compensation or notice to you.

Service Providers

We may establish a relationship with other businesses to provide services to us which may include corporate affiliates (“Service Providers”), including for:

- Provision of the Sites and Services;
- Facilitating marketing, non-marketing, and internal communications;
- Marketing design, development, and management;
- Business analytics (both marketing and non-marketing related);
- Project management and collaboration;
- IT and network administration such as data storage and management, website hosting, data security, mobile application development;
- Payment processing;
- Professional services such as legal and accounting;
- Obtaining legal records;
- Collection of accounts; and
- Day-to-day business operations such as courier services, facilities management, electronic signatures, and document destruction.

We only provide our Service Providers with the Personal Information reasonably necessary for them to perform these services on our behalf. You may also be asked to provide Personal Information directly to a Service Provider. Each Service Provider is expected to use reasonable security measures appropriate to the nature of the information involved to protect your Personal Information from unauthorized access, use, or disclosure. Service Providers are prohibited from using Personal Information other than as specified or permitted by us.

Third-Party Selling; California Shine the Light Disclosure – “Your Privacy Rights”

We do not sell your Personal Information to other third parties. We do not disclose your Personal Information to third parties for their own direct marketing purposes.

OTHER PRIVACY AND SECURITY PROVISIONS

Security

We recognize the importance of safeguarding the confidentiality of Personal Information from loss, misuse, or alteration. Accordingly, we employ commercially reasonable administrative, technical, and physical safeguards to protect such Personal Information from unauthorized access, disclosure, and use, both in transit and at rest. Even with these safeguards, no data transmission over the Internet or other network can be guaranteed

100% secure. As a result, while we strive to protect information transmitted on or through our Sites or Services, you do so at your own risk.

Other Websites

Please be aware that third-party websites accessible through the Sites or recommended through our Services may have their own privacy and data collection policies and practices. We are not responsible for any actions, content of websites, or privacy policies of such third parties. You should check the applicable privacy policies of those third parties before providing information.

Compliance with Laws and Law Enforcement

We cooperate with government and law enforcement officials and private parties to enforce and comply with the law. We may disclose Personal Information, Usage Data, and any other information about you to government or law enforcement officials or private parties if, in our sole discretion, we believe it is necessary or appropriate to respond to legal requests (including court orders, investigative demands, and subpoenas), to protect the safety, property, or rights of ourselves, consumers, or any other third party, to prevent or stop any illegal, unethical, or legally actionable activity, or to comply with law.

Other Transfers

We may share Personal Information and Usage Data with businesses controlling, controlled by, or under common control with us. If we are merged, acquired, or sold, or in the event of a transfer of some or all our assets, we may disclose or transfer Personal Information and Usage Data in connection with such transaction.

How Long We Retain Your Data

We retain your Personal Information for as long as we have a relationship with you. We also retain your Personal Information for a period of time after our relationship with you has ended where there is an ongoing business need to retain it. This includes but is not limited to retention to comply with our legal, regulatory, tax, and/or accounting obligations.

Children's Privacy

The Sites and Services are not intended for children under the age of 18 and we do not knowingly collect Personal Information from children under the age of 18.

California "Do Not Track" Disclosure

"Do Not Track" is a web browser privacy preference that causes the web browser to broadcast a signal to websites requesting that a user's activity not be tracked. Currently, our Sites and Services do not respond to "Do Not Track" signals.

CONTACT US

If you have any questions about our Sites, Services, or this Privacy Policy, please contact us at mail@excessshare.com.

