

FACTS WHAT DOES PETS BEST 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? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, address, and phone number
- payment history and insurance claim history
- checking account information

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 members' personal information; the reasons Pets Best chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pets Best 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	Yes
For Joint Marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	Yes	Yes

To Limit Sharing Call 877-738-7237 and our menu will prompt you through your choices, or Email us at customercare@petsbest.com

Please note:
If you are a new customer, we can begin sharing your information 30 days from the date we send this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call 877-738-7237 or email customercare@petsbest.com

What we do	
How does Pets Best protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Pets Best collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for insurance or pay insurance premiums • file an insurance claim or provide account information • give us your account information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an policy I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies, such as Synchrony Financial and its subsidiaries, including Retail Finance Credit Services, LLC and CareCredit LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include lead providers, brokers, insurance agents and direct marketing companies.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated companies that together market products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include lead providers, brokers and insurance agents.</i>

Other important information	
<p>If you have provided us with a California or Vermont address, you are automatically treated as if you have chosen to limit our sharing of information with affiliates and nonaffiliates. If you have provided us with a California address, we will not share information for joint marketing purposes with other financial companies. If you no longer have a California or Vermont address, these special rules will stop applying and you will need to notify us if you want to exercise your right to restrict our sharing of information with affiliates or nonaffiliates.</p>	
<p>The above notice applies only to Services provided by Pets Best and does not apply to any other accounts you have with any of our affiliates. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law. For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at https://www.identitytheft.gov/</p>	