

Flora Privacy Policy

Our Privacy Mission

Flora (**“Flora,” “we,” or “us”**) cares about the privacy of the information we collect about you. This Privacy Policy explains how and when we collect, use, protect, and share your personal information and the rights and choices you can exercise in relation to your personal information. By using our Site or otherwise engaging in business with us, you consent to the collection and use of personal information in accordance with this policy. This Privacy Policy applies to information we collect about you if you reside in the United States or its territories. We are committed to safeguarding your privacy and handling your information in a responsible manner, in compliance with all applicable laws, including the Health Insurance Portability and Accountability Act (HIPAA). Our website is not intended for children under the age of 13. We do not knowingly collect personal information from children under 13.

1. Scope of this Privacy Policy

Flora collects and stores certain information from or about you that can be used to uniquely contact, identify, or locate you (**“Personal Information”**). “Personal information” refers to information that can be used on its own or with other information to identify, contact or locate you. For example, personal information includes your name, email address, phone number, date of birth, address, social security number, driver’s license number, credit card number, medical records or other data which can be reasonably linked to you. Personal information does not include “de-identified” or other non-personally identifiable information. “De-identified” information is information that we collect about a group or category of products, services, or users that is not personally identifiable or from which individual identities are removed. “Carrier” means any insurance company that issues insurance policies offered by Flora.

We collect Personal Information through your use of (i) Flora’s websites or landing pages (collectively, the **“Flora User Interfaces”**), (ii) we may also collect data from wearable devices and mobile devices and applications and (iii) we may collect records and data from your healthcare providers and ancillary providers of healthcare services as well (iv) as from products or services provided to you or accessed via any Flora User Interface (collectively, the **“Services”**).

2. Personal Information

We collect information to provide and improve our services. For example, when you register for a Flora account, we will ask you for your name and e-mail address, and when you apply for insurance products and services, we’ll ask you for your date of birth, Social Security number, address, phone number, driver’s license number, employment, financial, family, beneficiary and housing information, existing life and health insurance coverage information, activity information, health information, bank account and/or credit card information, and other information. We may also collect information from you during your use of our Site, or when we communicate with you via telephone, e-mail, text or other means. In addition, we have pages on social media sites like Instagram, Facebook, Twitter and LinkedIn (**“Social Media Pages”**).

When you interact with our Social Media Pages, we will collect personal information that you elect to provide to us, such as your contact details. The types of information we may collect include:

- **Personal Identification Information:** Name, email address, phone number, physical address, and date of birth.
- **Health and Medical Information (PHI):** Information you provide related to your fertility journey, medical history, and treatment plans. This may be collected when you complete forms, use our tools, or communicate with us about a specific insurance plan.
- **Financial Information:** Payment information, such as credit card details, used for purchasing insurance policies.
- **Technical Data:** IP address, browser type, operating system, and website usage data collected through cookies and other tracking technologies.

We collect information in several ways:

Directly from You: When you create an account, fill out forms, request information, or communicate with our customer service.

Through Automated Technologies: As you navigate our website, we may use cookies, web beacons, and other tracking technologies to collect data about your device and browsing activity. When you register for a Ladder account and/or apply for the insurance products and services offered through our Site, we will collect information from third parties to, among other things, verify your identity; assist in the underwriting of your application; make eligibility, risk rating, policy issuance and enrollment determinations; obtain reinsurance; administer coverage; administer claims; protect against fraud; and conduct other legally permissible activities. We generally collect your identifying information (for example, your name, address, e-mail, telephone number, date of birth, Social Security number, and employment information), bank account information, financial and credit information, existing and past life insurance coverage information, health information, driving record, criminal history, activity information, and other personal information from these third parties. In addition, if another company refers you to us, we may collect your information from that company in order to process your application for the insurance products and services offered through our Site.

We may use third parties to gather data about you and to process ACH payments. You agree that by using our Site, services and products, you are granting us the right, power, and authority to act on your behalf to access and transmit your personal and financial information from your financial institution.

From Third Parties: We may receive information from third-party partners or service providers who assist us in providing our Services.

When You Provide Personal Information Directly to Us

When you (i) use Flora User Interfaces (including to request a Flora insurance quote), (ii) participate in our marketing campaigns (including contests, promotions, or other activities), (iii)

contact us for support, or (iv) otherwise communicate with us (including by phone, email, text, or online live chat), you may directly provide us with Personal Information.

When Personal Information is Collected Through Your Use of the User Interfaces or Services

When you use the Flora User Interfaces or Services, Personal Information may be collected by automated means, such as through cookies and analytics on the User Interfaces. It may also be created and collected through your use of the Services, such as event history, device usage and saved video clips. We may receive this Personal Information from the wearable devices, and computer, mobile phone or other electronic devices through which you may access, browse, download, receive, or otherwise use the Flora User Interfaces or Services (each a "**Personal Device**"). We may also receive and process such Personal Information from third parties like your healthcare providers or other ancillary healthcare entities. In order to provide our services to you, improve our products and services, and maintain records required by law, we collect information about your transactions and activity. For example, we collect information about your computer and your visits to the Site, such as your IP address, geographical location, browser type, referral source, length of visit, button clicks, mouse movement and page views, along with your responses to the questions that we need to receive from you to evaluate and process your insurance application or your request for an estimate, and your communications to us using third party tools, including those related to chat-related activities. In addition, we collect device-specific information such as hardware model, operating system version, unique device identifiers, and mobile network information including phone number. If you are a Flora policyholder, we collect information about your payment history.

We and our marketing partners and service providers use technologies such as cookies, beacons, tags, and scripts, and application programming interfaces (APIs) to analyze trends, administer our Site, track users' movements around our Site, and gather demographic information about our user base as a whole. We may receive reports on this activity on an individual and aggregated basis. We use cookies when you sign in to your Ladder account to keep track of your personal session, help authenticate your account, and detect fraud. Cookies are also used to gather statistical data, such as which pages are frequently visited, what is downloaded, and the address of sites visited immediately before or after coming to our Site. You can control the use of cookies within your web browser. However, if you reject cookies, your ability to use some features or areas of our Site may be limited. To learn more about cookies, beacons and similar technologies, and how you may opt-out of some of this tracking, you may wish to visit <http://www.allaboutcookies.org/> or the Network Advertising Initiative's online resources, at <http://www.networkadvertising.org/>.

We may also partner with third parties to manage our advertising on other websites and evaluate the overall performance of our Site. Our third-party partners may use technologies such as cookies and APIs to gather information about your activities on our Site and other sites in order to provide you advertising based upon your browsing activities and interests or help us track the

success of our marketing efforts or overall Site performance. We may also use and send information to certain third-party partners, including session-replay technology service providers and chat-related service providers, to help us gather information about your activities on our Site so that we can help improve Site performance, assist you if there are any issues, or to combat fraud.

If you do not wish to have this information used for the purpose of serving you interest-based ads, you may opt-out of certain advertising networks by clicking [here](#), or by using the opt out mechanism contained in the "Your Rights and Choices" section below. Please note this does not opt you out of being served ads. You will continue to receive generic ads.

Although we do our best to honor the privacy preferences of our users, because we believe that there is a consistent industry standard for how to respond to Do Not Track browser settings, we are not able to process or respond to such signals from your browser at this time.

3. Other Types of Personal Information We Collect

Identifiers

When you use the Flora User Interfaces or Services, we may collect the following from you or other users on your account: name, home or business address, email address, customer identifier, and healthcare provider information.

Account and Device Information

When you use the User Interfaces or Services as an End-User, we may collect the following from you or other users on your account: account creation date, features enabled, IP addresses, device IDs, status of Protected Devices, account and device settings, modes, automation settings, and device usage and performance.

Insurance Application Information

If you choose to complete an insurance quote application using the Flora User Interfaces, we may also collect information from you to generate your quote. This may include information about previous insurance claims filed by you, bankruptcy filings and previous criminal convictions.

Telephone Conversations and Calls

Calls to and from our customer service, support and sales lines may be recorded and monitored, including by our employees, vendors, and artificial intelligence and similar technologies. In addition, we use a suite of technology solutions to assist with and to analyze telephone calls made to us and online chats. These solutions may record callers' voices and conversations, telephone conversations, use artificial intelligence to identify, authenticate and assist callers, and/or evaluate and make recommendations. Many of these technology solutions and applications include software and related technology from vendors or other third parties, and we may share the data collected during calls and communications with these third-party entities. By

using our services, including telephone and website communications, you accept and consent to our collection of such data (including personal data) and to our sharing that data with others.

Other Information Collected via Chatbots

We use chatbots powered by third-party providers on our Flora User Interfaces to provide you with information and support. When you interact with a chatbot on the Flora User Interfaces, all the information you choose to provide to the chatbot may be collected and associated with your name or your IP address and a transcripts of your interactions or communications with or through the chatbot may be created and stored. You should not enter any information into the chatbot that you would not want saved, recorded, or monitored. By using or interacting with a chatbot on our Flora User Interfaces, you understand that you are communicating with automated self-service software provided by one of our third-party providers or communicating with our representative through one of our third-party providers; in either case, your communications may be saved, recorded, or monitored by us or our third-party provider. You also accept and consent that we and our third-party providers may be collecting, monitoring, recording, and managing any information (including Personal Information) that you may enter into the chatbot or generate by using or interacting with the chatbot. We and our third-party providers may also collect, monitor, record and manage certain device and usage information automatically, including information collected in connection with the chatbot via cookies and other tracking technologies. For more information about how our third-party providers may collect, use, or disclose your information obtained by using or interacting with the chatbot, please read their privacy policies.

Cookies, Web Beacons, and Website Analytics

When you use the Flora User Interfaces or access Services using your Personal Device, certain information may be collected by automated means, such as cookies and other tracking technologies. Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies are widely used by website owners in order to make their websites work, or to work more efficiently, as well as to provide reporting information. You have the right to decide whether to accept or reject cookies.

4. How We Use the Information We Collect

We may use the Personal Information we collect to:

- Provide the Flora User Interfaces and Services to you;
- Assist insurers in underwriting and policy administration;
- Notify you about your account or changes to the Flora Services;
- Provide you with customer support;
- Personalize your experience with the Services and Flora User Interfaces;
- Provide notifications of, or evaluate your eligibility for, products, services, programs or discounts offered by Flora, Alarm.com and affiliates and subsidiaries;
- Protect you, us, or others from security threats by enhancing the security of our network and information systems;

- Identify and prevent fraud;
- Enable or administer our business, such as for invoicing Authorized Service Providers;
- Improve, evaluate, and develop new Flora User Interfaces, Services and products and services of Alarm.com and its affiliates and subsidiaries, including by aggregating information to understand how Services are being used; and
- Comply with applicable laws and industry regulations.

5. Sharing of Personal Information

We will not share your Personal Information to any other entity except:

- When you have opted in to share the information, such as when you connect certain third-party services or devices to your Alarm.com account;
- When we need to share the information with a third-party who works on our behalf, such as a vendor or subcontractor, provided such entities are subject to confidentiality obligations;
- To our affiliates and subsidiaries for the business purposes described in this Privacy Policy
- To evaluate your eligibility for, or provide notifications of, products and services offered by us or our affiliates and subsidiaries;
- When necessary in the case of a merger or combination with, or acquisition of a portion of our business by, another company or entity;
- As necessary in connection with other lawful business purposes; and
- As otherwise necessary when required or permitted by law.

6. How We Protect Your Information

We have implemented and maintain an information security program consisting of policies, procedures, and technology designed to maintain the privacy, security and integrity of your Personal Information along with our data, intellectual property, confidential information, systems and networks.

Please be aware, however, that no method of data transmission or storage is completely secure. You are ultimately responsible for protecting your username and password for the Flora User Interfaces and ensuring proper access to your Personal Devices.

7. Your Privacy Rights and Choices

Depending on where you reside in the United States, certain state privacy laws may apply to the processing of your Personal Information.

California Residents

If you are a California Resident, then please click on the “California Residents Privacy Rights Notice” for information about your rights and choices.

Residents in Other States with Privacy Laws

The following rights may apply to the processing of your Personal Information if you reside in a state with an applicable privacy law:

- The right to confirm whether we are processing your Personal Information and to access such Personal Information.
- The right to correct inaccuracies in your Personal Information, taking into account the nature of the Personal Information, and our purposes of the processing of such Personal Information.
- The right to delete Personal Information provided by or obtained about you.
- The right to obtain a copy of your Personal Information that you previously provided to us in a portable and if technically feasible, readily useable format that allows you to transmit the data to another controller without hindrance.
- The right to opt out of the processing of your Personal Information for purposes of targeted advertising and the sale and sharing of Personal Information as described in the “Notice of Right to Opt-Out of Interest-Based Advertising” Section of this Privacy Policy.
- The right to opt out of profiling in furtherance of decisions that produce legal or similarly significant effects concerning the consumer.

Notice of Right to Opt-Out of Interest-Based Advertising

You may opt out of interest-based advertising and the “sale” or “sharing” of your personal information by enabling the Global Privacy Control, a browser level tool that automatically communicates your opt-out preferences, or by going the Cookie Settings through the cookie banner on our Website. Through the Global Privacy Control, we can process your opt-out in a frictionless manner.

Exercising Your Privacy Rights

When Flora acts as a data controller, for example when you submit information through our Website or we collect business contact information about you, you can exercise any of your rights in this Policy by contacting us at [\[contact@heyflora.com\]](mailto:contact@heyflora.com). We may need to collect additional information about your previous interactions with Flora or Alarm.com to verify your identity. You may designate an authorized agent to submit requests on your behalf. To submit a request as an authorized agent on behalf of a consumer, please contact us at [email]. If we refuse to act upon your request, you may appeal such refusal by contacting us after your receipt of the refusal at [\[contact@heyflora.com\]](mailto:contact@heyflora.com).

8. Third Party Websites

For your convenience, some hyperlinks may be posted on this website that link to other websites not under Flora’s control. These third parties are not Flora agents. Flora is not responsible for, and this Privacy Policy does not apply to, the privacy practices of those sites or of any companies that Flora does not own or control. Flora does not endorse any of these websites or pages, the

services or products described or offered on such sites or pages, or any of the content contained on those sites or pages. Flora encourages you to seek out and read the privacy policy of each website that you visit. In addition, should you happen to initiate a transaction on a website linked to this website, even if you reached that site through the Flora User Interfaces, the information that you submit to complete that transaction becomes subject to the privacy practices of the operator of that linked website. You should read that website's privacy policies to understand how Personal Information that is collected about you is used and protected.

9. Transfer of Personal Information from Outside of the United States

If you use our Flora User Interfaces or Services from outside of the United States, please be aware that your information may be transferred to, stored or processed in the United States, where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. Our offices and data centers are located in the United States, so some of your Personal Information will be transferred to the United States in connection with your use of the Services.

10. Privacy Policy Changes

We may change this Privacy Policy at any time. Any changes to this Privacy Policy will be posted on our Flora User Interfaces. The most recent version of this Privacy Policy is reflected by the version date located below. This Privacy Policy is not intended to and does not create any contractual or other legal right in or on behalf of any party.

11. California and Delaware Do Not Track Disclosures

Flora adheres to the standards set out in this Privacy Policy and does not monitor or follow any Do Not Track browser requests.

12. Contact Information

If you have any questions, concerns, or suggestions regarding this Privacy Policy, please contact us at:

contact@heyflora.com

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