

FACTS	<b>WHAT DOES ESSENT TITLE INSURANCE, INC. AND ITS SUBSIDIARIES (“ESSENT TITLE”) DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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, use, share and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Information we receive from you, your representatives, or other parties related to your application for insurance or other forms. This may include your social security number, name, address, financial account numbers, driver’s license number, or other personal information necessary to provide products or services to you.</li> <li>• Information about your transactions with us, our affiliates, or others;</li> <li>• Information we receive from a credit reporting agency or insurance support organization; or</li> <li>• Information from government entities, public records and other third-party sources</li> </ul> <p>After you are no longer our customer, we may continue to share your information as described in this notice.</p>
<b>How?</b>	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 customers’ personal information; the reasons Essent Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Essent Title share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to provide our services and products to you, to respond to your requests and inquiries, to comply with the law and industry standards, to respond to court orders and legal investigations, or to detect or prevent fraud	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	No	We don’t share
<b>For joint marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates everyday business purposes –</b> Information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For our nonaffiliates to market to you</b>	No	We don’t share

<b>Questions</b>	Call toll free at (877) 569-6547 or <a href="mailto:dataprivacy@essent.us">dataprivacy@essent.us</a> .
------------------	--

**Who we are****Who is providing this notice?**

Essent Title Insurance, Inc. and its subsidiaries (“Essent Title”)

**What we do****How does Essent Title protect my information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include physical, electronic and procedural safeguards. We also restrict access to information about you only to those employees who need to know that information in order to provide products or services to you.

**How does Essent Title collect my personal information?**

We collect your personal information, for example:

- When you interact with us directly or through your attorney, agent, or representative
- When you make a claim against your insurance policy
- Information gathered as part of processing your transactions with Essent or our affiliates
- When we receive it from other entities, such as government entities or public records providers.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- Sharing for affiliates everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial or nonfinancial companies.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Essent Title, does not share with nonaffiliates so they can market to you.

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Essent Title does not jointly market.

**How To Review and Correct Your Personal Information**

In some states, you may have the right to review and correct the personal information that we have about you. If you live in one of those states, please review this section for more information on your rights and how to exercise them.

**Can you review the personal information that we have about you?**

If you have questions about what personal information we maintain about you, please send a written request to Two Radnor Corporate Center, 100 Matsonford Rd, 3<sup>rd</sup> Floor, Radnor, Pennsylvania 19087 or, if you agree, in electronic form by contacting us at [dataprivacy@essent.us](mailto:dataprivacy@essent.us), and include your full name, address, telephone number and policy number (if applicable). Within 30 business days of receipt of your written request, we will describe the personal information we maintain, any parties with whom we have shared it within the last 2 years, and how you may request a correction of our information, if necessary. You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

**Can you correct the personal information that we have about you?**

To request a correction of personal information about you, send a written request as described above, explaining the desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report Information. To do this, you must contact the consumer reporting agencies that provided it. If we make the requested correction, we will notify you in writing and we will also notify anyone (i) who may have given or furnished the original information; (ii) who you designate who may have received the original information within the 2 years before the date we made the correction; and (iii) any insurance-support organization whose primary source of personal information is an insurance institution if that organization has systemically received such information from us within the preceding 7 years and continues to maintain information about you. If we do not make the correction, you may submit a written statement as to why you disagree with our decision, which will be saved in your file. We will send it to the same persons to whom we would send a copy of any correction or change.

<b>Other Important Information</b>	
<b>For Arizona, Connecticut, Georgia, Maine, Massachusetts, Minnesota, New Jersey, North Carolina, Ohio, Oregon, Virginia Residents</b>	This is notice that the information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.
<b>For California Residents</b>	We will not share your information with non-affiliated third parties, except as permitted by law such as with your consent or in connection with providing you with insurance or title services.
<b>For Nevada Residents</b>	We are providing you this notice pursuant to Nevada law. To be placed on our Do Not Call List, call 1-888-444-0762. For more information, contact us here or mail your request to Two Radnor Corporate Center, 100 Matsonford Rd, 3 <sup>rd</sup> Floor, Radnor, Pennsylvania 19087. You may also contact the Bureau of Consumer Protection by phone at 702-486-3132, by email at <a href="mailto:aginfo@ag.nv.gov">aginfo@ag.nv.gov</a> , or by mail at Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101.
<b>For New Mexico Residents</b>	We may only disclose Nonpublic Personal Information (except as otherwise permitted by law) if you provide us with authorization to do so. If you prefer that we not disclose Nonpublic Personal Information about you, you should not return the authorization form. You may revoke your authorization at any time by calling Customer Service at 1-888-444-0762 and one of our representatives will update your privacy choices
<b>For North Dakota Residents</b>	We will not disclose Nonpublic Personal Information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may mail your request to Two Radnor Corporate Center, 100 Matsonford Rd, 3 <sup>rd</sup> Floor, Radnor, Pennsylvania 19087
<b>For Oregon Residents</b>	We will not disclose Nonpublic Personal Information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may mail your request to Two Radnor Corporate Center, 100 Matsonford Rd, 3 <sup>rd</sup> Floor, Radnor, Pennsylvania 19087.
<b>For Vermont Residents</b>	We will not disclose information about your creditworthiness to our affiliates and will not disclose your Nonpublic Personal Information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. We will not disclose nonpublic personal financial information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may contact us or mail your request to: Two Radnor Corporate Center, 100 Matsonford Rd, 3 <sup>rd</sup> Floor, Radnor, Pennsylvania 19087.