



HILLTOP HOLDINGS

HILLTOP HOLDINGS, INC. PRIVACY POLICY

We value your business and the trust you've placed in us. That's why we want to assure you that we are serious about keeping your personal information private before, during and after your business relationship with us. This notice describes our policy regarding the collection and disclosure of personal information.

This Privacy Policy includes examples of the types of nonpublic personal information we collect and the kinds of companies with whom we share such information. These examples are illustrative and should not be considered a complete inventory of our information collection, use and sharing practices. In addition, you may have other privacy protections under some state laws. We will comply with applicable state laws regarding information about you. For example, certain state laws may restrict the types of information we may disclose about you or require us to provide you with additional notices.

Below is Hilltop Holdings privacy pledge to our customers:

Information We May Collect

Hilltop Holdings may collect nonpublic personal information about you from the following sources:

- Information we receive from you (or is provided to us on your behalf from your agent) on applications and other forms, such as your name, address, telephone number, and social security number;
- From your transactions with us, such as your payment history, underwriting, and claim documents;
- From non-affiliate companies, such as your claim history.

You have the right to obtain access to certain items of information we collect about you and to request correction of information you feel to be inaccurate.

Information We May Disclose and To Whom We May Disclose Information

The nonpublic personal information Hilltop Holdings may collect as described above may be disclosed in order to deliver products and services to you, provide customer service or administer your policy.

● *Disclosures Permitted by Law*

Hilltop Holdings may disclose all of the nonpublic personal information described above, as permitted by law. For example, we may use affiliated and nonaffiliated parties to perform services for us, such as providing customer assistance, handling claims, protecting against fraud and reviewing claim history. We also may disclose information in response to requests from law enforcement agencies or state insurance authorities.

How We Use Information About You

We use customer information to underwrite your policies, process your claims, ensure proper billing, service your accounts, and offer you other Hilltop Holdings insurance products that we believe may suit your needs.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Hilltop Holdings values our association with you and appreciates the opportunity to bring you valuable products and first-class service.