



Policy Number: WWS000089115



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EXPANDED MARKET PROGRAM NOTICE

How I can further assist with your insurance protection

Thank you for speaking with me about your insurance needs. While the Allstate group of companies ("Allstate") is not currently able to offer you the insurance coverage you are seeking, I may be able to help you obtain a new policy from another insurance company through what is called the Expanded Market Program. Ivantage Select Agency, Inc., (in California doing business as Ivantage Select Insurance Agency, Inc.) is an affiliate of Allstate, and it coordinates the Expanded Market Program ("Ivantage"). In addition, Ivantage and Northeast Agencies, Inc. ("NEA"), also an affiliate of Allstate, are insurance agencies that can provide insurance quotes from non-Allstate companies.

What is the Expanded Market Program?

The Expanded Market Program is an arrangement that allows me to help you obtain a policy offered by certain insurance producers and/or companies that are not affiliated with Allstate. This program is available because insurance protection is important, and I want to provide you with a convenient option for obtaining insurance coverage with another company. It is important to note that neither Allstate, Ivantage, NEA nor my agency operates or controls any company that may provide you a policy through this program, so please be sure to consider the financial condition of any company providing you a policy. Also, if you purchase a policy from companies in this program, Allstate, Ivantage, NEA and my agency:

- Do not have any financial responsibility to you or others for any policy purchased
- Are not responsible for any claims you may make with such companies
- Make no representations nor accept any liability related to the operations of such companies, including, but not limited to, their financial condition.

How you can request my assistance through the Expanded Market Program

I'd be happy to assist you in attempting to obtain a quote through the Expanded Market Program. Please keep in mind that I cannot guarantee that you will be able to obtain a quote for coverage or that any quote I obtain will be acceptable to you, as there are a limited number of companies in this program. Ultimately, it's up to you to decide whether or not to purchase coverage and who to purchase coverage from - my agency is not encouraging you to purchase insurance from any particular insurance company. Again, the program's goal is to help you try to obtain coverage quotes through other companies while enjoying the convenience of working with one agency.

We may need to share information about you with companies in the Expanded Market Program

Protecting your personal information is very important to my agency. That's why I want to let you know in advance that to obtain a quote from a company through this program, I will need to share some information about you and what you are seeking to insure with other companies not affiliated with Allstate. In addition, if you purchase a policy through the Expanded Market Program, the insurance company or insurance producer listed on the policy may share information about you and the policy you purchased with Ivantage, NEA and/or Allstate.

Additional information to consider

Before purchasing any insurance policy you should carefully consider the coverage limits and premium. They may differ in significant ways from your current policy.

Compensation

If you purchase a policy through the Expanded Market Program, your new insurance company, or its representative, will pay a commission to the insurance producer listed on that policy. The commission will be calculated as a percentage of the premium. The insurance producer may also receive additional compensation, including bonuses based on the volume, growth and/or profitability of the business submitted and/or other incentives such as gifts or awards, variable commissions, or any other form of valuable consideration. Commissions and compensation paid will vary depending upon the product and insurer that you select. So, if my agency, Ivantage or NEA is listed as the insurance producer on a policy you purchase through this program, it will receive a commission from your new insurance company. In some instances, either my agency, Ivantage and/or NEA may receive additional compensation as previously mentioned. Please note that even if my agency, Ivantage or NEA is not listed as the insurance producer on the policy, the insurance producer that is listed will pay a commission and may pay additional compensation to my agency, Ivantage and/or NEA. In addition, Ivantage or NEA may receive administrative fees in connection with the Expanded Market Program. If you would like more information on this topic, simply request it from my agency.

After you buy a policy in the Expanded Market Program

Again, I can provide assistance with a policy purchased through the Expanded Market Program, but another company will provide claim service for any policy you purchase through the program. Please note that if, in the future, you would like my agency's help in obtaining a different policy or in reviewing your coverage needs, you will need to contact my agency again. We sincerely hope that you find this information helpful. Please let us know if we can further assist you.

PRIVACY STATEMENT AND IMPORTANT NOTICE

When you do business with us, we want you to know that Ivantage Select Agency, Inc. respects your privacy and protects your information.

- Access to your Social Security Number is **limited** to those individuals who need access for purposes including compliance with the law, providing you with products and services, and compensating your Allstate Agent.

What do we do with your personal information?

- Fulfill a transaction you request or service your policy
- Market products to you
- Assist you in the claims process
- Detect or prevent fraud
- Comply with requests from regulatory and law enforcement authorities

- Your agent, broker or Allstate-affiliated companies
- Companies that perform services on our behalf
- Other insurance companies that play a role in the insurance transaction that you requested
- Other financial institutions with which we have a joint marketing agreement, as permitted by law
- Those who request information pursuant to a subpoena or court order
- A business or businesses that conduct actuarial or research studies

Much of the personal information that we have about you comes directly from you. When submitting your application or request for insurance or other services we offer, or requesting an insurance quote, you may give us information such as your name, home and e-mail address, phone number, social security number, driver's license number, marital status, and/or family member information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We may also collect information from outside sources that may include, but is not limited to, your driving record, claims history, medical information and credit information.



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How do we protect your personal information?

When we share personal information with companies working on Ivantage Select Agency, Inc.'s behalf, we expect those companies to use that information only to provide the service we have asked them to perform. Within Ivantage Select Agency, Inc., personal information is available to those individuals who may need to use it to fulfill your service needs. We communicate the need to protect personal information to all employees and agents, especially those individuals who have access to it. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information.

How can you find out what personal information we have about you?

You may request to either see, or obtain from us by mail, the personal information about you in our records. If you believe that information is incomplete or inaccurate, you may request that we make any necessary corrections, additions or deletions to the disputed personal information. To fulfill your request, we may make arrangements with an insurance support organization or a consumer-reporting agency to copy and disclose personal information to you on our behalf. You may also request a more complete description of the entities to which we disclose personal information, or the circumstances that might warrant such disclosures. Please send any of the requests listed above in writing to:

Ivantage Select Agency, Inc.
PO Box 660002
Dallas, TX 75266-0002

Your Preference for Sharing Personal Information For Marketing Purposes

Ivantage Select Agency, Inc. is an affiliate company of Allstate Insurance Company. We would like to share your personal information with one or more of our Allstate affiliates in order to make you aware of different products, services and offers they can provide. You can request that we do not share your personal information with our Allstate affiliates for marketing purposes by reviewing and completing the enclosed form titled Privacy Choice Form. Please mail the completed form indicating that you do not want us to share your personal information with our Allstate affiliates to the following address:

Ivantage Select Agency, Inc.
PO Box 660002
Dallas, TX 75266-0002

Please keep in mind that it may take up to four to six weeks to process your request. If you previously contacted us and asked us not to share your personal information, your previous choice still applies and you do not need to contact us again.

We Appreciate Your Business

Thank you for doing business with Ivantage Select Agency, Inc. Please be aware that we may periodically update or revise this Privacy Statement. We reserve the right to change our Privacy practices, procedures, and terms. Finally, should your relationship with Ivantage Select Agency, Inc. end, your personal information will remain protected in accordance with our privacy practices as outlined in this Important Notice.

We hope you have found this Important Notice helpful. If you have any questions or would like more information, please don't hesitate to contact your Allstate agent.

You have the right to control whether we share your personal information with our Allstate affiliates for marketing purposes. We may share your personal information with one or more of our Allstate affiliates in order to make you aware of different products, services and offers they can provide. If you do not want us to share your personal information for this purpose, please check the "No" box below.

Once you have completed this form, please return to:

If you do not complete and return this form we may share your personal information with our Allstate affiliates for marketing purposes as described in this form and accompanying Important Notice – Ivantage Select Agency, Inc. Privacy Statement.

You may make your privacy choice at any time. Your choice marked above will remain in effect until you state otherwise. However, if we do not hear from you, we may share your personal information with our Allstate affiliates for marketing purposes as described above and permitted by law.

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