

# American Honda Insurance Solutions Privacy Policy

Last Updated: April 1, 2025

American Honda Insurance Solutions, LLC ("AHIS," "we," "us," "our") works hard to build and maintain a relationship of trust with you. This Privacy Policy (the "Privacy Policy" or "Policy") describes how we collect, use, and disclose your Personal Information. The Policy governs information we collect through our website(s), microsite(s) and mobile website(s) (collectively, "Sites") and information we collect from or about you to provide our services or perform other business activities (collectively, "Services"). The Policy does not govern information we collect in an employment context, including information we collect from job applicants and independent contractors.

Please carefully read this Privacy Policy, which is part of our Terms and Conditions before using our Sites or Services. By accessing or using our Sites or Services, you agree to our use of your information consistent with the [Terms and Conditions](#) and this Privacy Policy.

If you provide information to us or we collect Personal Information about you in connection with a financial transaction (potential or complete), your nonpublic personal information is also governed by federal and state financial privacy laws, such as the Gramm-Leach-Bliley Act, and the financial privacy notices provided pursuant to those laws. In the event of a conflict or inconsistency between this Privacy Policy and a financial privacy notice, the applicable financial privacy notice governs.

IF YOU ARE LOOKING FOR AMERICAN HONDA MOTOR CO., INC.'S PRIVACY POLICY, PLEASE CLICK [HERE](#). IF YOU ARE LOOKING FOR AMERICAN HONDA FINANCE CORPORATION'S PRIVACY POLICY, PLEASE CLICK [HERE](#).

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## ABOUT THIS PRIVACY POLICY

### Privacy Policy Changes

This Privacy Policy is subject to change. We encourage you to review this Privacy Policy frequently for any revisions or amendments. Unless otherwise stated, Privacy Policy changes

we post on this Site are effective immediately and you accept the changes by continuing to use our Sites or Services. If we determine that a change to this Privacy Policy will result in using your Personal Information acquired before the change in a materially new way, we will provide you with notice before using your Personal Information in the new way. We may also provide you with the ability to opt-in or opt-out of certain changes, as required by law. The date of our most recent update appears at the top of this page.

## Conflict Between This Policy and Local Laws and Regulations

When federal, state, and local laws and regulations require a higher level of protection for your Personal Information, they take precedence over this Privacy Policy.

## INFORMATION WE COLLECT

### Personal Information

We collect information that personally identifies, relates to, describes, or is capable of being associated with you ("Personal Information"). The types of Personal Information we collect about you may vary based on how you use our Sites and/or Services, and your relationship with us, but may include:

- *Identifiers* such as name, social security number, driver's license or other government identification number, mailing address, garaging/property address, email address, phone number, account login credentials;
- *Characteristics of protected classifications under California or federal law* such as age (including date of birth) and gender;
- *Demographic information* such as marital status, income, residency, citizenship status;
- *Commercial information* such as vehicle identification number, vehicle/residence characteristics, license plate number, vehicle registration, lienholder, mortgage company, pet information, product interests, purchase history;
- *Internet or other network activity information* such as IP address, browsing or search history, your interactions with our emails, data collected through cookies;
- *Geolocation data* such as geographic location indicators from mobile or web and precise geolocation data from vehicles or products;
- *Audio, electronic, visual information* such as call recordings, customer photographs, photo ID;
- *Professional or employment-related information* such as employer, income, occupation, employment status, military service records;
- *Education information* such as education level, transcripts, diplomas;

- *Medical or health information* such as medical conditions (if you provide this information to us);
- *Inferences drawn from the above categories of Personal Information* that relate to your characteristics, behavior, attitudes, and aptitudes.

Some of the Personal Information listed above may be considered Sensitive Personal Information under relevant privacy laws. This includes social security number, driver's license and other government identification card information, precise geolocation data, medical or health information, and your account login credentials. Each type of Sensitive Personal Information may overlap with a category of Personal Information listed above. Additionally, some of the Personal Information listed above may be considered "personal information" as defined in Cal. Civ. Code § 1798.80(e)

### Usage Data and Sites Activity

We may automatically collect information in connection with the actions you take on our Sites ("Usage Data"). For example, each time you use our Sites, we may automatically collect the type of web browser you use, the type of device you use, your operating system, your Internet Service Provider, the pages you view, referring and exit pages, the date and time of your visit, the number of clicks to, from, and within our Sites, and the duration of your visits to our Sites. If we can reasonably associate this information with you, directly or indirectly, we treat it as Personal Information under the categories of Identifiers and Internet or other electronic network information, as appropriate. If we cannot reasonably associate this information with you, we treat it as anonymous Usage Data and may use and disclose it without restriction, to the extent permitted by applicable law.

### Communication Recordings

We may record calls and retain the content of text messages, chat transcripts, emails, and other written or electronic communications between you and us. By communicating with us, you consent to our recording and retention of communications.

## HOW WE COLLECT INFORMATION

### From You

We may ask you to provide us with Personal Information when you communicate with us (online or offline), apply for or purchase an insurance or other product from or through us, participate in consumer surveys, sweepstakes, or contests, and at other times. You are not required to provide us your Personal Information; however, if you choose not to provide the requested information, you may not be able to use some of the features of our Sites or Services or we may not be able to fulfill your requested interaction. We may also capture your contact information, such as phone numbers and email addresses, when you contact us.

### Third-Party Data Sources

We may collect Personal Information from third-party data sources such as affiliates, data brokers, insurance companies and brokers, consumer reporting agencies, marketing agencies or partners, analytics firms, and government agencies.

### Joint Marketing Programs

We may partner with insurance companies, brokers, or other third parties to jointly offer products or services to you. When you provide your Personal Information in connection with a joint marketing program, AHIS and the applicable partner(s) may each use and disclose such information in accordance with their own privacy policies and/or notices.

### Cookies and Other Automated Tools

We and third parties may use cookies (small text files placed on your computer to identify your computer and browser), log files, web tags, beacons, pixels, session recordings, embedded scripts, and other automated tools (collectively "cookies") to track your interaction with our Sites and Services, improve the experience of the Sites and Services, and conduct cross-context behavioral or targeted advertising (collectively "targeted advertising"). We may use the following types of cookies:

- *Strictly Necessary:* These cookies are essential to operate the Sites and provide you with services you have requested.
- *Functional:* These cookies enable certain features or non-essential functionality on our Sites. For example, we might use these cookies to recognize you and remember your preferences or settings when you return to our Sites so we can provide you with a more personalized experience.
- *Advertising Cookies:* These cookies allow us and third parties to learn more about you, including your use of our Sites and other websites, and to advertise products or services that might interest you.
- *Analytics Cookies:* These cookies help us and third parties understand how our Sites are working and who is visiting our Sites.

If you arrive at our Sites by "clicking through" from another website, then certain information about you that you provided to that other website, such as the terms you were searching on that led you to our Sites, may be transmitted to us and we may use it. You should review the Privacy Policy of any website from which you reached our Sites to determine what information that website collects and for what purpose(s) the website operators use that information. We may retain information about you provided to us by other websites and will use it in accordance with this Privacy Policy. Such information may be associated with other Usage Data or Personal Information.

### Targeted Advertising

We may work with third-party advertisers, search providers, and ad networks ("Advertisers") to learn more about you and show you ads or other content that we believe would be relevant

to you. Advertisers may collect and use information about your use of our Sites or Services as well as other websites and services. These companies may use cookies to collect and use your information. We and/or Advertisers may also append other data to the data collected by Advertisers to create an interest profile of individual users. Our Privacy Policy does not cover any use by Advertisers of information that they may collect from you except when the Advertiser acts as our service provider. Advertisements may be shown via our Sites or on third-party websites. Some Advertisers are members of the Digital Advertising Alliance (DAA) or Network Advertising Initiative (NAI), which maintain websites where people can opt-out of targeted advertising from their members. If you want to reduce the targeted advertising you receive, you can visit the [DAA Consumer Choice Page](#) and/or [NAI Consumer Opt-Out Page](#). These opt-outs may be device and browser specific.

### Information from Advertisements

If you arrive at our Sites via an advertisement (e.g., banner ad), we may collect information regarding the advertisement with which you interacted and your interactions (e.g., item clicked, date and time).

### Social Media Widgets

The Sites may include social media features, such as the Meta (Facebook), Instagram, YouTube, LinkedIn, and X widgets. These features may collect information about your IP address and the pages you visit on our Sites as well as other Personal Information. A cookie may be set to ensure that a feature properly functions. Your interactions with the social media features are governed by the privacy policies of the companies that provide them and you should review the relevant privacy policies before interacting with the social media features.

## HOW WE USE AND DISCLOSE INFORMATION

### Generally

We may use Personal Information for general business purposes, such as to:

- Provide you with access to and use of our Sites and Services;
- Facilitate or fulfill the information, products, or services you requested;
- Service your policies or account(s);
- Conduct market research;
- Design, develop, and improve our products and services;
- Market our products to you, including via targeted advertising;
- Market other companies' products or services to you;
- Perform data analytics;
- Operate information security and anti-fraud programs;
- Complete legal filings and processes;
- Perform day-to-day business operations such as accounting; and
- Respond to governmental and other legal requests.

We may also use Personal Information and/or Sensitive Personal Information as described to you at the point of collection, with your consent, or as otherwise required or permitted by applicable laws.

## Testimonials

If you provide a testimonial, we may post it publicly on our Sites or in other advertising material. By providing a testimonial, you give us permission to use it in any manner and for any purpose, including in marketing and advertising communications.

## Service Providers

We may establish a relationship with other businesses, including corporate affiliates, to provide services to us ("Service Providers"), including:

- *Fulfillment and account servicing vendors*, which help us provide products, services, and information to you, service your account or benefits, and perform payment processing services;
- *Marketing and communications vendors*, which help us market our or third parties' products or services to you, conduct promotions, surveys, and other outreach campaigns;
- *Research and development vendors*, which help us design, develop, and improve our products and services;
- *Data and business analytics vendors*, which help us collect, analyze, and improve the accuracy of our data (including Personal Information);
- *IT and network administration vendors*, which provide services such as data storage and management, website hosting, and data security;
- *Collection and similar vendors*, which help us collect overdue payments and perform similar services;
- *General service providers*, which help us with day-to-day business operations such as office support services, courier services, facilities management, and document destruction; and
- *Professional service firms*, which provide accounting, legal, HR and other professional services.

## Third-Party Disclosures

Depending on your state of residence and, subject to applicable opt-out rights you may have under applicable privacy laws, we may disclose your Personal Information to affiliates, insurance companies, brokers, and other third parties for their direct marketing purposes.

## Insurance Companies and Brokers

We may partner with insurance companies and/or brokers to offer insurance products. When you request a quote for insurance, you may be asked to provide Personal Information directly

to an insurance company or broker or give your consent for us to disclose your Personal Information to an insurance company or broker for the purpose of providing a quote, evaluating your application for insurance, binding and servicing the insurance policy, and for other purposes Each applicable entity (AHIS, the broker, and the insurance company) may use your Personal Information in accordance with their own privacy policies.

#### Other Transfers

We may also disclose Personal Information and Usage Data:

- To comply with the law;
- To respond to legal requests (including court orders, investigative demands, and subpoenas) if, in our discretion, we believe it is necessary or appropriate;
- To prevent or stop any illegal, unethical, or legally actionable activity;
- To protect the safety, property, or rights of ourselves, consumers, or any other third party; and
- In connection with a proposed or actual merger, acquisition, sale, or in the event of a proposed or actual divestiture, restructuring, reorganization, or transfer of some or all of our assets and the disclosure is reasonably necessary in connection with the transaction;
- For additional purposes with your consent, at your direction, or as described at the point of collection.

## OTHER IMPORTANT PRIVACY PROVISIONS

#### Security

We recognize the importance of safeguarding the confidentiality of Personal Information from loss, misuse, or alteration. Accordingly, we employ commercially reasonable administrative, technical, and physical safeguards to help protect Personal Information from unauthorized access, disclosure, and use. Even with these safeguards, no data transmission over the Internet or other network can be guaranteed 100% secure. As a result, while we strive to protect information transmitted on or through our Sites or Services, you do so at your own risk.

#### Links

Please be aware that third-party websites accessible through our Sites or recommended through our Services may have their own privacy and data collection policies and practices. We are not responsible for any actions, content of websites, or privacy policies of such third parties. You should check the applicable privacy policies of those third parties when providing information.

## CHILDREN'S PRIVACY

The Sites and Services are not intended for children or minors under the age of 18 and we do not knowingly collect, share, or sell Personal Information from children or minors under the

age of 18. If we become aware that we have inadvertently received Personal Information from a child or minor under the age of 18, we will delete such information from our records.

#### California "Do Not Track" Disclosure

Do Not Track is a web browser privacy preference that causes the web browser to broadcast a signal to websites requesting that a user's activity not be tracked. Currently, our Sites and Services do not respond to "do not track" signals.

## CONTACT US

If you have any questions about our Sites, Services, or this Privacy Policy, please contact us at [ahis@na.honda.com](mailto:ahis@na.honda.com).