



PRIVACY NOTICE

Last Updated: June 5, 2026

This Privacy Notice describes how Olli, Inc. ("Olli," "we", "us", "our") collects, uses and discloses information about you when you use our websites (e.g., <https://olli.insure>), white-label and embedded insurance platforms, APIs, developer tools, partner integrations, or any other applications, services, tools and features made available by Olli, or when you otherwise interact with us (collectively, the "**Services**").

Our Services may be offered directly by Olli or through partner-branded or embedded experiences powered by our technology. If you access or use the Services through one of our partners or customers, you may be subject to additional privacy, data processing, or other agreements maintained by those parties that process your information.

If you apply for or obtain insurance or other financial products through our Services, please also review our [Gramm-Leach-Bliley Act Privacy Notice](#), which describes how we collect, use, and share your personal information in connection with those products.

Please read this Privacy Notice carefully. By using any of the Services, you agree to the collection, use and disclosure of your information as described in this Privacy Notice. If you do not understand or agree to this Privacy Notice, please do not use or access the Services.

I. CHANGES TO THIS PRIVACY NOTICE

We may modify this Privacy Notice from time to time, in which case we will update the "Last Updated" date at the top of this Privacy Notice. If we make material changes to how we use or disclose information we collect, we will use reasonable efforts to notify you (such as by emailing you at the last email address you provided us or by posting notice of such changes on the Services) and will take additional steps as required by applicable law. If you do not agree to any updates to this Privacy Notice, please do not continue using or accessing the Services.

II. COLLECTION AND USE OF INFORMATION

When you use or access the Services, we collect certain categories of information about you from a variety of sources. In addition to the specific uses discussed below, we may use this information to provide and improve the Services and to maintain our business relationship, including by enhancing the safety and security of our Services, providing customer support, complying with applicable legal obligations, enforcing any applicable terms of service and protecting our rights and the rights of our employees, users or other individuals.

Information You Provide to Us

Some features of the Services may require you to directly provide certain information, including information about yourself. You may elect not to provide this information, but doing so may prevent you from using or accessing these features. Information that you directly submit through our Services includes:

- **Account and contact information**, such as your first and last name, business name, business address, phone number, email address, and account credentials. We use this

information to create and maintain your account and provide the Services, respond to inquiries, and communicate with you (including to tell you about products or services that may be of interest to you). If you choose to register an account, you are responsible for keeping your account credentials safe. We recommend you do not share your access details with anyone else. If you believe your account has been compromised, please contact us immediately.

- **Business information**, such as the type of business, your job description or role, business location, business activities, workplace environment (e.g., customer property, home-based, commercial space), annual revenue, employee count, claims or loss history, and other details regarding your business and operations. We use this information to provide the Services, including to facilitate insurance quotes, applications, coverage matching, and eligibility determinations.
- **Insurance application and coverage information**, such as requested insurance products, coverage selections, policy information, underwriting submissions, claims-related information, Social Security number, financial information (including income and employment information), health information, driver's license information, background check information, and communications with carriers, brokers, or underwriting partners, including information generated through your use of your account dashboard, such as policy access and lookup activity, claims submissions, policy modification requests, and policy additions or cancellations. We use this information to connect you with insurance providers and partners, facilitate insurance applications, evaluate eligibility, conduct underwriting, provide and administer our Services, and process your policy and claims-related requests.
- **Developer, API, and integration information**, such as API credentials, integration configuration information, authentication information, developer usage information, and application identifiers. We use this information to [provide and maintain developer tools, support partner integrations, provide technical support, and for platform security purposes.
- **Payment information**, such as bank account, credit or debit card information and billing address, which is collected on our behalf by our payment processor (Stripe). We use this information to process your payment and provide the Services.
- **Any other information you choose to provide us or otherwise include in communications with us**, for example, when contacting us in connection with the Services (e.g., through our website chatbot) or to schedule a demo.

Information Collected Automatically

We and third parties also automatically collect certain information about your interactions with the Services, including through cookies, pixels or other tracking technologies ("**Tracking Technologies**"). This information is collected and used to tailor your experience with the Services, provide you with offers or promotions, run analytics, and better understand user interactions with the Services. Such information includes:

- **Device information**, such as device type, operating system, unique device identifier and internet protocol (IP) address.
- **Location information**, such as approximate location based on IP address and, if you choose to provide it, your precise geolocation.

- **Other information regarding your interaction with the Services**, such as browser type, log data, date and time stamps, how much time is spent on a page, content viewed or interacted with, interactions with marketing emails. We may use this information to recognize a returning visitor and to associate prior activity on the Services, including quote information you previously submitted, with subsequent activity such as completing a purchase.

For further information on the use of Tracking Technologies and your choices, see the section below, *Cookies and Other Tracking Technologies*.

Information Collected from Other Sources

We may obtain information about you from outside sources, including information that we collect directly from third parties and information from third parties that you choose to share with us. Such information includes:

- **Information we receive when you choose to access the Services through a third-party provider, partner, or integration**, such as insurance partners, brokers, agents, or third-party administrators (TPAs), which we use to maintain your account, authenticate users, facilitate insurance applications and coverage, and provide our Services. These partners provide information such as your name, email address, policy or quote information, and additional account information.
- **Information we receive from analytics or data providers**, such as demographic information and company information which we use to improve our Services, personalize user experiences, and support marketing and analytics activities.
- **Information we receive from our partners or customers in connection with white-label or embedded insurance offerings**, including information submitted through partner-branded experienced powered by Olli. We use this information to operate and administer the Services, facilitate insurance marketplace functionality, and provide support.
- **Information we receive from background check providers or agencies**, including background check information and related verification data, which we use to support underwriting and operate and administer the Services.
- **Information from publicly accessible sources**, such as information that is publicly available online (like articles, websites, and journals) or from other public sources, which we use where necessary to provide services to you.

Any information we receive from outside sources will be treated in accordance with this Privacy Notice. We are not responsible for the accuracy of the information provided to us by third parties and are not responsible for any third party's policies or practices. For more information, see the section below, *Third-Party Websites and Links*.

Deidentified Information

Finally, we may deidentify or anonymize your information such that it cannot reasonably be used to infer information about you or otherwise be linked to you ("**deidentified information**") (or we may collect information that has already been deidentified/anonymized), and we may use deidentified information for any purpose. To the extent we possess or process any deidentified information, we will maintain and use such information in deidentified form and not attempt to re-identify the

information, except for the purpose of determining whether our deidentification process satisfies legal requirements.

III. COOKIES AND OTHER TRACKING TECHNOLOGIES

As described above, we and third parties use Tracking Technologies to collect certain information about your interactions with the Services. Most browsers accept Tracking Technologies automatically, but you may be able to control the way in which your devices permit the use of certain Tracking Technologies. If you so choose, you may block or delete certain Tracking Technologies from your browser; however, blocking or deleting cookies may cause some of the Services, including login features and general functionality, to work incorrectly.

Your browser settings may allow you to transmit a signal or other mechanism for exercising your choice regarding the collection or processing of your information when you visit various websites. Our website is not currently designed to respond to such signals.

IV. DISCLOSURE OF YOUR INFORMATION

We may disclose your information for legitimate purposes subject to this Privacy Notice, including:

- Insurance carriers, brokers, underwriting partners, and other insurance-related providers in connection with providing insurance quotes, evaluating eligibility, underwriting coverage, servicing policies, and other insurance-related services.
- Partners and customers using our white-label, embedded insurance, API, widget, or integration services in connection with the operation and administration of our Services.
- Vendors or other service providers who help us provide the Services, including for system administration, cloud storage, security, customer relationship management, marketing communications, analytics, payment processing, and the deployment of Tracking Technologies.
- Our affiliates or others within our corporate group.
- Professional advisors, such as auditors, law firms or accounting firms, and other professional service providers.
- Third parties in connection with or anticipation of an asset sale, merger, acquisition, or other business transaction, including in the context of a bankruptcy proceeding or other restructuring matter.
- For legal and security reasons and to protect our services and business, including to cooperate with law enforcement, judicial orders and regulatory inquiries, to detect and prevent against fraudulent or illegal activity, to exercise or defend legal claims and to ensure the safety and security of our business, employees and users, and to enforce our terms or other agreements.

We do not disclose your personal information to third parties for the third parties' own direct marketing purposes, unless you have affirmatively agreed to such disclosure.

V. THIRD-PARTY WEBSITES AND MATERIALS

We may provide links to third-party websites or platforms and display or make available content, data, applications or materials from third parties. If you follow links to sites or platforms that we do not control and are not affiliated with us, you should review the applicable privacy notice, policies and other terms. We are not responsible for the privacy or security of, or information found on, these sites or platforms, or the accuracy, completeness or reliability of third-party materials. Information you provide on public or semi-public venues, such as third-party social networking platforms, may also be viewable by other users of the Services and/or users of those third-party platforms without limitation as to its use. Our inclusion of such links does not, by itself, imply any endorsement of the content on such platforms or of their owners or operators.

VI. CHILDREN'S PRIVACY

Our Services are not intended for children, and we do not seek or knowingly collect any personal information about children. If we become aware that we have unknowingly collected information about a child, in particular any child under 13 years of age, we will make commercially reasonable efforts to delete such information from our database. If you are the parent or guardian of a child under 13 years of age who has provided us with their personal information, you may contact us using the below information to request that it be deleted.

VII. DATA SECURITY AND RETENTION

We have implemented commercially reasonable security measures designed to protect your personal information from unauthorized access, use or disclosure. However, despite our efforts to protect your information, no security measures are impenetrable, and we cannot guarantee "perfect security." Any information you send to us electronically, while using the Services or otherwise interacting with us, may not be secure while in transit. We recommend that you do not use unsecure channels to send us sensitive or confidential information.

We retain your information for as long as is reasonably necessary for the purposes specified in this Privacy Notice. When determining the length of time to retain your information, we consider various criteria, including whether we need the information to continue to provide you the Services, resolve a dispute, enforce our contractual agreements, prevent harm, promote safety, security and integrity or protect ourselves, including our rights, property or products.

VIII. DATA TRANSFERS

We are based in the United States. If you are using the Services from outside the United States, please be aware that the information we collect from you may be transferred to, stored and processed in the United States or other countries outside your country of residence.

IX. HOW TO CONTACT US

Should you have any questions about our privacy practices or this Privacy Notice, please email us at support@olli.insure or contact us:

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Suite 1900
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