

Customer Privacy Notice

Your privacy is and will always be enormously important to us. This Privacy Notice provides transparency into our data practices by outlining how Tesla Insurance may collect, use, share, transfer, and protect your personal data to offer you the most competitive services and seamless insurance experience imaginable. Tesla vehicle owners may also separately review the data practices of Tesla, Inc. by visiting www.tesla.com/legal.

Privacy from Day One

Information We May Collect

How We May Use Your Information

Sharing Your Information

Choice and Transparency

Privacy Questions

Privacy from Day One

Your data, in real time.

From insurance details to your savings and vehicle Safety Score¹ – access your data through your Tesla Insurance account. Available at your fingertips at any time.

Your Tesla vehicle goes places, but your data does not.

We do not sell or rent your personal data to anyone for any purpose, period. Unless you consent to it when necessary to perform services on your behalf - your data stays with you.

Your location history, is history.

Where you go says a lot about you. Unless there is a serious safety concern, Tesla Insurance doesn't monitor your location, or keep a history of where you've been.

¹ Safety Score is an assessment of your driving safety, based on various driving metrics obtained from your Tesla vehicle which measure your driving behavior in different environmental conditions. In California, Safety Score is provided solely upon customer request and for educational purposes only. In California, Safety Score is not used for rating or underwriting purposes.

Information We May Collect

When you visit our website, contact us with questions or for product information (in person, online, telephone, and email), request a quote, or become a policyholder, we may collect a variety of information from or about you, your co-applicants, vehicle, devices, or third parties. Depending on the Tesla Insurance services you request, own, or use, not all of these types of information may be applicable. The categories of data collected, their description, and purpose for collection when you interact with us before purchase may include:

Information from or about you

| Categories of Data | Description | Purpose |
|---|--|--|
| Identifiers and application information | Name, date of birth, driver's license number, address, email, phone number | To communicate with you, process application, and provide a quote |
| Demographic information | Educational background, employment, marital status | For applicable discounts and policy rating, where permitted by local law |
| Network activity information | Device model, mobile application, operating system, region, IP address, pixel tags | Optimize website and app performance, and analytics |
| Financial information | Bank account number, credit card details, or other payment information | To process payment for your insurance services |
| Policy information | Policy coverage levels, account balance, claims history, and billing information | To provide you with an accurate service and customer support |
| Claims information | Repair estimates and medical records | To adjust a claim for insurance benefits under your policy |

Information from or about your vehicle

| Categories of Data | Description | Purpose |
|---------------------|---|--|
| Vehicle information | Vehicle year, make, model, vehicle identification number, configuration, and odometer | To confirm eligibility, price of the insurance product or service and adjusting claims |

| Categories of Data | Description | Purpose |
|-----------------------------------|--|---|
| Vehicle driving data ² | Vehicle data generated from hardware and software installed on Tesla vehicles, including without limitation accelerometers, cameras, and sensors Data obtained from event data recording systems from any vehicle, including non-Tesla vehicles. | To provide you with a quote, a Safety Score, improve our services and products, and promote safe driving habits |
| Customer support activity | Customer interactions, date, resolutions, towing services, roadside assistance | To provide customer service and technical support |
| Claims information | Photos and video of car damage | To adjust a claim for insurance benefits under your policy |

Information about you from third parties

| Categories of Data | Description | Purpose |
|--|--|---|
| Driving records | Motor vehicle records, including driver's license details, and driving violations | To assess risk and validate your request for an insurance quote To maintain underwriting guidelines, as permitted by local law, and to carry out checks to detect and prevent fraud by using data collected from fraud prevention agencies |
| Consumer report information | Multi-year insurance claim history, date and type of loss, prior insurance, status of claims, household members, marital status, payments made | To confirm eligibility, provide an accurate quote, and adjusting claims Optimize customer experience and offer related products |
| Third party service and repair history | Third party service facility, date, repairs conducted, estimate and cost, vehicle and parts details, mileage | To provide and/or reimburse service and repairs |

² Data collection and/or use may vary by jurisdiction and is subject to regulatory restrictions. Safety Scores are provided to CA insurance customers only upon express customer request and solely for educational purposes and is not utilized for any rating or underwriting purposes.

As described above, we may collect information about you from affiliated and nonaffiliated third parties, including insurance support organizations and consumer reporting agencies. This may include information such as driving records, consumer report, demographic information, insurance histories and claims records.

In certain jurisdictions, you may have the right to also request a copy of any investigative consumer report that Tesla Insurance prepares or requests and be interviewed in connection with the report. The information Tesla Insurance obtains from such insurance-support organizations may also be shared with other organizations, as permitted by local law, and described in [Sharing Your Information](#) (below).

We may collect certain information about you to quote and service your insurance policy, including but not limited to, application information, consumer report information, commercial information, service and repair history, customer support activity, vehicle information, and driving data.

- Application information: You provide this on your application online or by phone through your representative where applicable. We may also obtain it from directories and other outside sources. It may include your name, residential and garaging addresses and e-mail addresses, phone number, driver's license number, date of birth, marital status, and type of vehicle. It may also include information about other drivers such as spouse or household member.
- Consumer report information: We may obtain information about you from consumer reporting agencies. Reports may include your claims history with other insurers and driving record. Consumer reporting agencies keep this information and disclose it to others as permitted by law.
- Policy information: This is information about your transactions with us, our affiliates, or others. It includes your insurance coverages, limits and rates, payment and claims history, and information required for billing purposes.
- Service and Repair History: Such as information related to auto repair facilities, Tesla body shop, Tesla service center, third party approved body shops, towing companies, and independent adjusters, date of service, repairs conducted, estimate and cost, parts details, and mileage.
- Customer Support Activity: Customer support interactions such as concerns raised, and resolutions reached between you and Tesla Insurance.
- Driving records: Motor vehicle reports including history of traffic or driving violations. This may be collected during your request for a quote as well as on a continued basis throughout your policy coverage period.
- Vehicle information and driving data: Vehicle hardware and software information as well as driving data obtained from your vehicle. This data is not used for rating or underwriting purposes in California, except with respect to verification of your vehicle mileage.

You agree to the collection and processing of detailed vehicle data related to your driving and associated with your vehicle identification number or linked to your Tesla Insurance account. This information is used to price your policy, help you develop safe driving habits, provide you with a vehicle Safety Score, improve our products and services, and to help resolve claims that arise under your policy. We do not use this information for rating or underwriting purposes in California, except with respect to verification of your vehicle mileage. A Safety Score is provided in California only for educational purposes, is not used in connection with any rating or underwriting purpose, and is only provided upon your express request.

Examples of vehicle data collected include trip time, mileage, following distance, speed, hard braking, aggressive turning, forward collision warnings, forced autopilot disengagements, seatbelt usage, time of driving and potential/actual safety critical events like airbag deployments.

How We May Use Your Information

We may use the information we collect to:

- Communicate with you
- Fulfill our products and services
- Improve and enhance development of insurance services

This includes contacting you (or other necessary parties) to advise you of important account updates, present products and offers tailored to you, or to respond to your inquiries and fulfill your requests for product information, newsletters, or other events.

When you request a quote, inquire about or purchase insurance services, we use a variety of technologies to process the personal data we collect. The table below illustrates what we may use your personal data for, and the purpose we rely on for doing so.

Reasons for Processing

| Category | Description |
|---|--|
| Communicate with you | To respond to your inquiries and fulfill your requests For educational and awareness purposes on topics that interest you To conduct research, surveys, and obtain your feedback |
| Fulfill our products and services | To quote/price, provide, and personalize the insurance services To process, service and maintain your policy, and settle claims To process your payment for services To understand, diagnose, and fix issues with insurance services products |
| Improve and enhance development of Insurance Services | To conduct research, develop and promote new products and services, and to improve or modify our existing services For business purposes such as data analytics, audits, fraud monitoring and prevention, business planning, reporting, and forecasting |

| Category | Description |
|---------------------|---|
| Other Circumstances | <p>To fulfill contractual obligations with third parties, agents and affiliates</p> <p>To analyze, reconstruct, investigate or otherwise determine the cause of an automobile incident or accident</p> <p>To comply with legal obligations, including investigating and combatting fraud, law enforcement, and other government requests</p> <p>To establish, exercise, or defend legal claims</p> <p>As otherwise permitted or directed by you</p> |

Tesla Insurance retains personal data only for as long as necessary to fulfill the purposes for which it was collected, including as described in this Privacy Notice, or as required by law. When assessing retention periods, we carefully examine whether it is necessary to retain the personal data collected and, if retention is required, work to retain the data for the shortest possible period permissible under law.

When we process personal data about you, we do so with your consent and/or as required to provide the services you use, operate our business, meet our contractual and legal obligations, protect the security of our systems, products and our customers, or fulfill other legitimate interests of Tesla as described in this section.

In addition, our products and services are not directed to individuals under the age of sixteen, and we request that such individuals not provide any information to Tesla Insurance.

In the Event of an Accident

Accidents happen. When they do, with your express consent, vehicle data may be used in determining the cause of an automobile incident or accident. This includes data obtained from hardware and software installed on Tesla vehicles (including but without limitation accelerometers, cameras and sensors) and may also include data obtained from event data recording systems from any vehicle, including non-Tesla vehicles.

This information may be sought by opposing parties in a civil lawsuit or by police when investigating the cause of an accident, or we may be legally obligated to provide such information when required by law. You agree we may analyze your vehicle data to detect whether an accident may have occurred and offer emergency services, roadside assistance, or other similar services. In the event you have an insurance claim with us, you agree we may use your vehicle data to assist in resolving the claim. This may include, but is not limited to, validating the circumstances of the accident, such as date and time of loss, location of the crash, potential passenger information, and crash circumstances; making liability and coverage determinations, and conducting investigations or policy and/or claims fraud and material misrepresentation; and any potential subrogation or litigation involving the claim.

Collection and Use of Non-Personal Data

Except as described here, Tesla Insurance may also collect, use, and share information that does not, on its own, personally identify you. Such information may be used for any purpose, including for example, for operational or research purposes, for industry analysis, to improve or modify our products and services, to better tailor our products and services to your needs, and where legally required.

Sharing Your Information

We may share information with:

- Our service providers, business partners, and affiliates
- Third parties you authorize
- Other third parties as required by law

Some examples of when we may share your information include, payment processing, order fulfillment, claims administrators, customer support, and other similar services.

We do not sell or rent your personal data to anyone for any purpose, period. Tesla Insurance may disclose information about our current, former, or potential customers as permitted or directed by you, or when there are other appropriate legal grounds to do so. This may include sharing data back to Tesla, Inc., to facilitate continued enhancements to the vehicle and its safety features. The table below illustrates categories of recipients of the personal data collected or generated through your interest or use of Insurance Services.

Our service providers, business partners, and affiliates

| Recipients | Description | Purpose |
|---|---|---|
| Affiliates and subsidiaries | Companies that are owned or controlled by Tesla, Inc., or where we have a substantial ownership interest. This includes providing data back to Tesla, Inc. | To assist, operate, enhance, and fulfill services on our behalf, including fraud prevention, and to confirm any outstanding balances due to affiliates and subsidiaries To facilitate enhancement to the vehicle and its safety features |
| Service providers and business partners | Companies we've hired to provide services like customer support, claims management, rental car providers, salvage management, infrastructure, reinsurers, investigators and other service providers | To assist, operate, and fulfill services on our behalf |
| Payment processors | Companies we contract with to securely process your payment details | To enable payment processing, and fraud prevention |

Third parties you authorize

| Recipients | Description | Purpose |
|--|---|---|
| Consumer reporting agencies | Disclosure of application and/or transaction information received by us | To assist, operate, and fulfill services on our behalf |
| Governmental agencies applicable to your region | Agencies that regulate and register motor vehicles | To fulfill contractual or legal obligation |
| Insurance brokers and agents in applicable territories | Underwriting and policy information | To assist with quoting, binding, renewing or updating your policy |

Other third parties as required by law or other circumstances

| Recipients | Description | Purpose |
|--|---|--|
| Lien holders | Leased or financed vehicles that require insurance information | To fulfill contractual or legal obligation |
| Law enforcement and government authorities | Disclosure of information as required by law, or otherwise necessary or appropriate | To fulfill legal obligation |
| Consumer insurance exchange | Claims history, policy history, including paid or denied claims | To assist, operate, and fulfill services on our behalf |

Service Providers

Personal data collected from or about you or your vehicle may be shared between us and our agents, appraisers, attorneys, actuaries, investigators, and others who may be involved in the operations, sales and marketing of Tesla Insurance products and services, processing of applications, and servicing of policies or claims. For example, if you request a comparison quote, information from or about you may be shared with an affiliated insurance agent and third-party insurance companies to provide you with the requested information. We also provide your policy information to adjusters and other appropriate business entities that make any necessary repairs to your vehicle or property insured by us when you have a claim. If we collect information from or about you from one of our business partners, where permitted, we may use it to contact you or make you an offer regarding insurance products that may be of interest to you.

In the event you request service or repair of your vehicle from a Tesla body shop, Tesla service center, or third party approved body shop, your policy information may be shared to optimize your experience, accurately price repairs, and improve Tesla Insurance business practices. Data may be shared between different Tesla subsidiaries confirming any outstanding balances that are due to Tesla.

Tesla Insurance may share your data with third parties and in return receive additional enriched information that can be used to provide you with a more tailored price for your insurance. At all times, privacy remains paramount, and we will aim to minimize the data shared at every opportunity. Additionally, your enriched

personal information may also be used to get a better understanding of your risk and help in improving our services and products.

Other Circumstances

It may be required by law, legal process, litigation, and/or requests from public and governmental authorities within or outside your country of residence for Tesla Insurance to share your personal data. We may also disclose information about you if we believe in good faith that the law requires it for purposes of national security, law enforcement, or other issues of public importance, disclosure is necessary or appropriate. We may also share information about you, where there are legal grounds to do so, if we determine that disclosure is reasonably necessary to protect our operations or customers. This could include providing information to public or governmental authorities. Additionally, in the event of a reorganization, merger, or sale, we may transfer any and all personal information we collect to the relevant third party. In this situation, Tesla Insurance will continue to ensure the confidentiality of your personal data and give you notice before your personal data is transferred to a buyer or becomes subject to a different privacy notice.

We do not share information that personally identifies you with unaffiliated third parties for their marketing purposes unless you opt into that sharing.

Choice and Transparency

We enable you to obtain access and control the data that we collect, use and share from or about you, including through device permissions, unsubscribing from certain communications, changing account preferences, or correcting any inaccuracies related to data we collect.

- Rights and Choices
- California Privacy Disclosures
- New York Privacy & Confidentiality for Domestic Violence Victims
- Protection of Personal Data
- Updates to this Notice

Rights and Choices

Tesla Updates: When you request a quote, become a policyholder with us, or sign up for promotional communications, Tesla Insurance may contact you by email, call, text, or via the Tesla app about promotions, our products and services, and other information that may be of interest to you. If you no longer want to receive promotional-related emails or messages, you may opt out at any time by following the unsubscribe instructions in the communication received from us, by changing your communication preferences, or by telling us using any method from the Privacy Questions section. If you receive a call or text from us and do not want to receive similar calls in the future, or if you do not want to receive automated calls, simply ask to be placed on our “do not call” list. Please note that we may still be required to send you administrative or other important messages, such as billing notices or policy changes, even if you opt out of receiving other communications.

Data Privacy Requests: We want you to be in control of how your personal data is used by us. Subject to local law, you may have the right to be informed of, and request access to, the personal data we process about you; update and correct inaccuracies in that information; have the information restricted or deleted; object or

withdraw your consent to certain uses of data; and lodge a complaint with your local data protection authority. You may also have the right not to be subject to automated decision-making, including profiling, where it would have a legal or similarly significant effect on you; and the right to data portability with regard to the data you provided to us. Tesla enables you to exercise those rights in a variety of ways, including by:

- Emailing us at info@teslainsuranceservices.com
- Writing to us at Tesla Insurance Services, Attn: Legal – Privacy 45500 Fremont Boulevard, Fremont, California 94538, United States.
- By accessing your details through the mobile app, or updating your information using your Tesla Account

If your information is immediately accessible when you call, a customer service representative will review it with you, and you may make changes to it at that time. If your information is not immediately accessible when you contact us, Tesla Insurance will inform you of the types of information we have about you by email within 30 days. You may also request a copy be sent to you by postal mail. Tesla Insurance may charge a fee for providing a copy by mail.

When contacting Tesla and where your issue requires it, we may request more information from you, such as to verify identity, or indicate that a response will require additional time. You may at any time refer your complaint to the relevant regulator in your jurisdiction if you are unsatisfied with a reply received from us. If you ask us, we will endeavor to provide you with information about relevant complaint avenues which may be applicable to your circumstances.

California Privacy Disclosure

California residents have a right to knowledge, access, and deletion of their personal data in accordance with the California Consumer Privacy Act. California residents also have a right to opt out of the sale of their personal data by a business and a right not to be discriminated against for exercising one of their California privacy rights. Tesla Insurance does not sell your personal data to anyone for any purpose and does not discriminate in response to privacy rights requests.

Tesla Insurance provides notice of our data practices in this Privacy Notice. This includes what personal data is collected, the source of the personal data, and the purposes of use, as well as whether Tesla Insurance discloses that personal data and if so, the categories of recipients to whom it is disclosed. California residents who have purchased a Tesla Insurance product or service may exercise their rights directly or through an authorized agent by signing into their Tesla account and making a Data Privacy Request.

If you are a California resident without a Tesla account and you or your authorized agent would like to exercise your privacy rights, requests may also be made by:

- Emailing us at info@teslainsuranceservices.com
- Calling us at 1-844-288-3752. Requests unrelated to privacy are not monitored. For customer support, call 1-844-34-TESLA (844-348-3752)
- Writing to us at Tesla Insurance Services, Attn: Legal – Privacy, 45500 Fremont Boulevard, Fremont, California 94538, United States

If you do not have a Tesla account, Tesla may ask you for information to verify your identity for security and to prevent fraud. This information may include name, contact information, and information related to your

transaction or relationship with Tesla, but the specific information requested may differ depending on the circumstances of your request for your security and to protect privacy rights. If you request deletion of your personal data, we will permanently erase or de-identify the personal data held by Tesla Insurance to the extent legally permissible.

New York Privacy & Confidentiality for Victims of Domestic Violence

The State of New York prohibits many types of discrimination against domestic abuse victims. It is unlawful for any insurance company to deny or cancel a policy, refuse to renew a policy, set a limit of coverage, or base insurance rates on the basis of being a victim of domestic abuse. If you and/or your child have experienced domestic violence, and you have obtained a valid Order of Protection directly related to the abuse, Tesla Insurance Services will take appropriate actions to protect you and/or your child's information. This includes safeguarding your name, address, and phone number. For more information, please review Tesla Insurance's information on New York domestic abuse confidentiality.

Protection of Personal Data

Tesla Insurance uses administrative, technical, and physical safeguards to protect your personal data, considering the nature of the data and the threats posed. We restrict access to your information to our employees and others who we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate.

We also implement other appropriate technical and organizational measures to help safeguard and secure your personal data. Unfortunately, no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure or compromised, please immediately notify us by using the contact information below.

This Notice does not address, and we are not responsible for, the privacy, information, or other practices of any third parties, including any third party operating any site or service to which we may link to on this Notice. The inclusion of such a link does not imply endorsement of the linked site or service by us or by our affiliates, nor does it imply an affiliation with the third party.

Additionally, we are not responsible for the collection, use, or disclosure policies and practices (including the data security practices) of other organizations, such as any other app developer, app provider, social media platform provider, operating system provider, or wireless service provider, including any information you disclose to other organizations through or in connection with our software applications or social media pages. In addition, our products and services are not directed to individuals under the age of sixteen, and we request that such individuals not provide any information to Tesla.

Updates to this Notice

This Notice sets out the essential details relating to your personal data relationship with Tesla Insurance. From time to time, we may develop new capabilities, features, or offer additional services which may require we make material changes to this Notice. When we do, we'll let you know by revising the date this Notice was last updated on our website. Other times, we may provide you with additional notice (such as an email) with more information about the revisions. Unless stated otherwise when we introduce these new or additional services, they will be subject to this Notice and become effective when we post it on our website.

Privacy Questions

For privacy questions or comments, to opt out from certain services, or to submit a data privacy request, please contact us.

- Emailing us at info@teslainsuranceservices.com
- Writing to us at Tesla Insurance Services, Attn: Legal – Privacy, 45500 Fremont Boulevard, Fremont, California 94538, United States