

NRG Protects

Privacy Policy

Last modified: July 15, 2022

Introduction

NRG Protects Inc. ("Company" "We" "Us" "Our") respects your privacy and is committed to protecting your personal information.

We know that you care how information about you is collected, used, and shared. We appreciate that you trust us with your information. This Privacy Policy ("Policy") outlines the information we may collect about you or that you may provide to us and discloses our practices for collecting, using, retaining, and sharing your information. In addition, this Policy describes choices you may have to control your information and your privacy preferences. We will not use or share information except as specified in this Policy or as permitted by law.

We note that NRG Protects operates in multiple states, and each state may have different laws governing how we may collect, use, and share your information. This Policy generally describes our practices, and it contains links to additional information about certain states in which we operate, which may not apply to you.

Application of Privacy Policy

This Policy applies to the use of our products, services, websites, devices, and online portals or mobile applications offered by NRG Protects and our affiliates and the information collected by us or our service providers as described below.

This Policy applies to information collected:

- On our websites ("Website").
- When you purchase or use our products and services.
- Through our mobile and desktop applications that you may download from this Website or other sources (our "apps"), which provide dedicated non-browser-based interaction between you and the Website.
- When you interact with our advertising and applications on third-party websites and services if those applications or advertising include links to this policy.
- When we interact with you via phone calls, text messaging, chats, emails, webforms, or social media.

Please read this Policy carefully to understand our practices regarding your information and how we treat it. This Policy may change from time to time (see Policy Changes). Your continued use of this Website or our products and services after we make changes is understood as your acknowledgment of those changes, so please check the Policy periodically for updates.

Additional privacy disclosures may be provided that are specific to a product or service. In the event of any conflict between this Policy and any product- or service-specific privacy disclosures, the more specific disclosures will control with respect to that product or service.

In this Policy, “**Personal Information**” means information that directly identifies an individual (such as a name) or that is associated with an identified individual (such as a home or work address linked with a name), or information that can be used to identify a specific individual, without too much effort (such as a mobile phone number or home address).

If there are sections of this Policy where we refer to “personal information,” as the term may be defined differently under a specific applicable law or regulation, we will let you know.

Information We Collect About You and How We Collect It

We collect Personal Information about you in connection with our products and services, in order to provide our products and services to you, and to help us improve and provide you with the best possible experience. When using our Website or our products and services, you may be prompted to create an account which may store your name, mailing address, service address, email address, telephone number, credit card or other payment account information.

By providing us Personal Information, you agree that you are authorized to provide that information and accept this Policy and any supplementary privacy statement that may be relevant to you. If you do not agree with our practices, please do not register, subscribe, create an account, or otherwise interact with our products and services, Website, or mobile-device applications.

Information We Collect. We may collect several types of information about you including, for example:

- Personal Information such as your name and contact information or other identifying information, like your postal address, e-mail address, telephone number, Social Security number, driver’s license number, credit and financial information, account numbers, billing and credit or payment history, demographic information, and geolocation data.
- Information that is about you but does not identify you such as, aggregated information and demographic information (which is referred to as “Non-Identifying Information”).
- Information about your internet connection including your IP address, the equipment you use to access our Website or other services, and usage details (which is referred to as “Usage Information”).
- For job applicants, we may also collect your education details, reference information, and employment history.

How We Collect Information. We may collect your information in one or more of the following ways:

- Directly from you through your interactions with us via phone calls, text messaging, chats, emails, webforms, or social media and use of our products and services;
- When you subscribe to our marketing materials or use our products or services;
- Automatically as you navigate through our Website (See Information We Collect Through Automatic Data Collection Technologies below);
- From third parties or publicly available sources (e.g., from social media services, forums, commercially available services); and
- When you apply for a job with us.

The information we collect from you on or through our Website or apps may include:

- Information that you provide by filling in forms including online registration forms, subscribing to or enrolling for our service, posting material, or requesting further services. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with our Website or provide online feedback on your experiences with our products/services.
- Records and copies of your correspondence (including email addresses) if you contact us.
- Your responses to satisfaction surveys that we might ask you to complete for research and information purposes.
- Details of transactions you carry out through our Website or apps, and of the fulfillment of your orders. You may be required to provide financial information before placing an order or making a purchase through our Website.

Information We Collect Through Automatic Data Collection Technologies

Like many websites and online services, we use “cookies” and other tracking technologies such as web beacons and pixel tags (collectively “Automatic Data Collection Tools”) to personalize your use of our Website and to provide you with a better and faster user experience. We allow our service providers to utilize Automatic Data Collection Tools for analytic and marketing purposes. Some of the Automatic Data Collection Tools we use are associated with your customer account and others are not. We may use “session cookies” (cookies that last until you close your browser) or “persistent cookies” (cookies that last until you or your browser delete them).

We also automatically collect Usage Information and other technical information about how you use and navigate our Website, apps or other online services, such as your IP address, equipment you use to access online services (such as a browser or mobile device), time of your use, what features are used, how long you spend on our online services and other “clickstream” information.

If you are concerned about the use of Automatic Data Collection Tools, you may be able to direct your browser to reject cookies or to notify you and seek approval whenever a cookie is being sent. You may also delete a cookie manually through your browser or other programs. If you are using a mobile or wireless device to access our Website, your mobile or wireless carrier may use cookies or unique identifier headers to transmit certain information about you to third parties. Contact your mobile or wireless carrier to change or opt out of such setting if possible. Note that some parts of our Website may not function properly or may not be available to you if you refuse to accept a cookie or choose to disable the acceptance of cookies.

Online behavioral advertising is automated, customized advertising that you see when using online services, like ads in mobile Apps or on websites. Those ads are served to you based on inferences about your interests. Those interests are determined from data collected about you, whether by us or other parties. In addition, some content, or applications, including advertisements, on the Website are served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including Personal Information, about your online activities over time and across different websites and other online services and they may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used, and we do not control third parties' collection or use of your information to serve interest-based advertising. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. If you do not wish to participate in interest-based advertising via third party advertising networks or to opt out of the use of certain tracking technologies, click [here](#) and follow the simple opt-out process.

Certain browsers may offer you the option of providing notice to websites that you do not wish for your online activities to be tracked for preference-based advertising purposes (referred to as “Do Not Track Signals” or “DNT Notice”). Unfortunately, given the lack of standardization among browsers and interest-based advertising technology, DNT Notices may not effectively accomplish this goal. For this and a variety of other reasons, with respect to our Website, we do not take any particular action based on browser based DNT Notices.

How We Use Your Information

We may use your information to provide you products and services and to manage and support our business functions, as follows:

- To fulfill your requests for products or services and to service your account. This may include enrolling you as a customer, providing access to and managing your account, determining your eligibility to receive certain services including obtaining credit approval, providing customer service, and enhancing your customer experience, and billing and collections.
- To communicate with you or your authorized representative, including responding to your requests and questions, notifying you about changes that may affect your products and services, and sharing important information or alerts.
- For operational purposes (including but not limited to product and service development and delivery; managing our communications; marketing and advertising, including providing personalized ads and web content and conducting market research, and determining the effectiveness of our sales, marketing and advertising efforts; analyzing and enhancing our products, services, Website and apps; ensuring the security of our networks and information systems; providing technical support; performing accounting, auditing, invoicing, reconciliation and collection activities; payment processing; data processing and management; improving and maintaining the quality of our customer service; and evaluating or conducting a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of our assets);
- To personalize our service offerings and Website and inform you of our products and services, in some cases, other than those that you have specifically requested, including targeted offers and ads through our Website, third-party sites, and via email or text message (with your consent or as permitted by law);
- To comply with legal or regulatory requirements or with legal process including subpoenas, court orders or search warrants, and as otherwise authorized or required by law;
- To monitor and record any communications we have with you, including phone conversations (in compliance with applicable laws), chat sessions, and emails to ensure we’re providing you with quality service and meeting our regulatory and legal responsibilities;

- To investigate or prevent illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person or violations of the terms and conditions of using our Website or our products and services;
- To enable your participation in programs, promotions, sweepstakes, contests, games, special events, blogs and chats if you choose to participate;
- In connection with a job application or inquiry for employment consideration; and
- Data analytics.

We may collect, use, or share your information for other reasons, which will be described to you upon the collection of the information.

Disclosure and Sharing of Your Information

We do not sell or rent your information, but we may share or disclose your information with our affiliates, service providers, or other third parties that work with us as described below. For any purpose not specified in this Policy, we will provide specific notice or ask for your consent before we share your Personal Information.

Sharing Information with our Affiliates

NRG Protects may share your information with our affiliates for purposes described in this Policy, including marketing products or services that may be of interest to you. When required by law or regulation, we will provide you with specific notice or ask for your consent before we share your information with our affiliates.

You can learn more about our affiliates by going to www.nrg.com. For information collected under this Policy, we require our affiliates to use, share and protect the information consistent with this Policy including honoring your communications preferences for marketing of their products and services, whether you have consented to receive advertising communications and other offers from us, and any exercise of your privacy rights under applicable law.

For more information about the controls you have and to opt out of sharing your information, see Your Choices and Privacy Controls.

Sharing Information with Third Parties

We may share your information with our contractors and vendors that support products or services provided to you or that perform services for us, including marketing on our behalf. Those vendors are prohibited from using your information for any purpose other than to perform those services, and we contractually require them to protect the confidentiality and security of any data they receive from us consistent with this Policy.

With your consent, we may share your information with third-parties, other than our affiliates, to market their products or services to you. For more information about the controls you have and to opt out of sharing your information, see Your Choices and Privacy Controls.

We may also share your information with other companies and entities, such as government agencies, credit bureaus and collection agencies, where permitted or required by law. This may include:

- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of NRG Protects' assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which your information held by NRG Protects about our Website users and customers is among the assets transferred;
- Complying with court orders, subpoenas, lawful discovery requests and as otherwise authorized or required by law or regulation. Like all companies, we are required by law to provide information to government and law enforcement agencies, as well as parties to civil lawsuits;
- Detecting and preventing fraud or other illegal or unauthorized activities;
- Ensuring proper operation and security of technology;
- Notifying, responding, or providing information (including location information) to a responsible governmental entity in emergency circumstances or in situations involving immediate danger of death or serious physical injury; and/or
- Enforcing our legal rights, protecting our property, or defending against legal claims.

We may also use and disclose deidentified or aggregated information about our customers and Website users, as information that does not (and cannot reasonably be used to) identify any individual, without restriction, for any lawful purpose.

Your Choices and Privacy Controls

You can manage your privacy choices about how we contact you and how we use or share your information by sending us an email at privacy@nrg.com. You also have choices about how certain third parties and advertisers use your information, including how we use and share your information for advertising, marketing, and analytics. When making changes, please allow sufficient time for your preferences to be processed.

Communication Preferences

You may update your preferences to receive marketing offers and other information from us, however, even if you opt-out we may continue to contact you with service and account related information or other non-marketing communications.

- Email: You can opt-out of marketing emails by following the unsubscribe links or instructions included in marketing email.
- Text messages: You can opt-out of receiving text messages from us at any time by texting "STOP" to any message.
- Mobile applications: you may opt-out of receiving notifications through our mobile applications by either selecting the option to "not allow" on the notification prompt or disabling them through the Settings function on your mobile device.
- Telemarketing: Ask to be removed from our consumer telemarketing lists by contacting us at 1-855-334-3577 or by sending an e-mail to privacy@nrg.com. You also can ask the NRG Protects representative to remove you from our telemarketing lists when you receive a marketing or promotional call from us. In addition, the National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. For more information, go to donotcall.gov. Some states in the United States may also maintain their own Do Not Call Registry. Putting your number on these registries may limit telemarketing calls that you receive.

Sharing Your Information for Marketing or Advertising

If you do not want us to share your Personal Information with third parties or our affiliates for promotional purposes, you can opt out by sending us an email to privacy@nrg.com stating your request.

Accessing and Correcting Your Information

You can review and change your Personal Information by emailing us at privacy@nrg.com.

Subject to applicable law, you may have rights to request access to, correct, or delete your Personal Information, or to object to certain processing of your Personal Information. If you have such rights under applicable law, you may send us requests to exercise those rights by email at privacy@nrg.com.

Please understand that we may not be able to delete your Personal Information except by also deleting your account, which may require cancellation of products or services that we provide to you. In addition, we may not accommodate a request to change Personal Information if we believe that doing so would violate any law, legal requirement, or rights of another person, or cause the information to be incorrect.

When making a lawful access, correction, deletion, or other request, we may require additional information from you or take other steps to verify your identity and your right to access the Personal Information we hold about you. This is done to protect your privacy and maintain security. We may charge you a reasonable fee in instances that require a disproportionate effort, but we will advise you of any fee in advance. We may decline to process requests that are frivolous or unreasonably repetitive or burdensome, risk the privacy or impact the rights of others, or are extremely impractical.

How We Protect Your Information

Data Security

Protecting your information is a top priority, and we have implemented physical, administrative, and technical safeguards and security measures we consider reasonable and appropriate to protect against the loss, misuse, and alteration of Personal Information under our control. However, the internet and electronic communications always involve risks to Personal Information. Safeguards cannot prevent all loss, misuse, or alteration of Personal Information, and we cannot guarantee the security of information we hold. In the event your information is compromised, we will notify you in the most expedient time reasonable under the circumstances and where required under law. We also review our security procedures periodically to consider appropriate new technology and updated methods to safeguard your information and our systems.

Data Storage, Retention and Disposal

The information we collect may be processed and stored in the United States or in other countries where we or our affiliates or service providers process our data. We take steps to ensure that data is processed according to this Policy and to ensure adequate protections of Personal Information in accordance with applicable law.

We will retain, use, and store your Personal Information as necessary to provide products and services to you; to comply with our business requirements and objectives, and legal and regulatory obligations; to mitigate and resolve disputes; and to enforce our agreements. We do not commit to any obligation to

retain your data for any particular length of time and anticipate retaining your Personal Information for as long as it is required by law or regulation or is useful, as permitted under applicable law. If these purposes no longer apply, we will destroy, deidentify, or anonymize the information in accordance with our internal policies and applicable law.

Other Privacy Information

Phishing Emails

We will only use your Personal Information to contact and interact with you as described in this Policy.

We will not send you an email asking you to reply by providing personal or account information or threaten to disconnect your services unless you provide us with any information about you. If you receive such an email, it may be an attempted identity theft scheme that is commonly called “phishing,” where hackers steal your passwords or infect your computer with malicious software. If you are concerned about clicking links provided within an email sent by us, do not click the link. Instead, you should manually input our Website address in your preferred web browser. Doing so will ensure that you do not open a third-party website disguised to look like our Website.

For more information about “phishing,” and steps you can take to protect your Personal Information, please visit the Federal Trade Commission’s website at www.ftc.gov.

Children Under the Age of 13

Our Website is not intended for children under 13 years of age. We do not knowingly collect Personal Information from children under 13. If you are under 13, do not use or provide any information on this Website or on or through any of its features. If we learn we have collected or received Personal Information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at:

NRG Protects
c/o Compliance Department
910 Louisiana Street
Houston, TX 77002
privacy@nrg.com

Information for Nevada Residents

We comply with the requirements of the Nevada Privacy law, which provides residents with choices regarding how we share information. Nevada residents who wish to exercise their sale opt-out rights under Nevada Revised Statutes Chapter 603A may submit a request to via email to privacy@nrg.com. However, please know we do not currently sell data triggering the statutory opt-out requirements.

Information for California Residents

California residents may review our supplemental privacy policy to understand their California privacy rights, available [here](#).

Complaints and Contact Information

NRG Protects is committed to working with consumers to obtain a fair and rapid resolution of any complaints or disputes about privacy. Please send us your questions or comments regarding our privacy practices either by sending an email to privacy@nrg.com or by writing a letter to:

NRG Protects
c/o Compliance Department
910 Louisiana Street
Houston, TX 77002

We will be happy to respond to your questions and comments.

Links to Other Sites

Our Website and mobile applications may contain links to other sites. NRG Protects is not responsible for the privacy practices or the content of such web sites. We recommend you carefully read the privacy policies of each site you visit.

Policy Changes

We reserve the right to make changes to this Policy from time to time without prior notice. If we modify this Policy, we will update the “Last modified” date at the top of this Policy. We may take other steps to notify you of any updates, including if other steps are required by applicable law.

If at some time in the future, we wish to use your information for new unanticipated uses not previously disclosed in our Policy, we will provide a more direct way of notifying you of changes to this Policy and obtain your consent as required by law.