



## Claims.Coach Privacy Policy

**Effective Date: March 3, 2026**

At Claims.Coach, operated by Claims Northwest LLC, your privacy is our priority. Because we provide independent loss valuations, appraisal clause representation, and insurance coaching, we collect and process sensitive financial and vehicle data. This Privacy Policy explains how we collect, use, share, and protect your information in compliance with the Gramm-Leach-Bliley Act (GLBA) and the California Privacy Rights Act (CPRA).

### 1. Information We Collect

To provide accurate valuations and professional services, we collect the following categories of information:

- \* *Nonpublic Personal Information (NPI)*: Personally identifiable financial information provided during your transaction, such as your name, address, phone number, email, insurance policy numbers, and detailed claim history.
- \* *Vehicle Identification Numbers (VINs) and Vehicle Data*: The VIN acts as a "digital fingerprint" for your vehicle. We collect your VIN, service logs, mileage, accident history, and vehicle photographs to accurately assess diminished value and market value.
- \* *Sensitive Personal Information*: Under the CPRA, this includes precise geolocation data, account logins, and other highly protected identifiers.
- \* *Digital and Network Activity*: IP addresses, browsing history, and data collected via cookies or pixels when you interact with our website.

### 2. How We Use Your Information

We use your information strictly for the business purposes necessary to fulfill our services:

- \* Investigating, preparing, and finalizing your Diminished Value (DV) reports and appraisal awards.
- \* Communicating with insurance companies, opposing appraisers, or umpires on your behalf, with your consent.
- \* Improving our website functionality, customer service, and ensuring data security.

### 3. Automated Decision-Making Technology (ADMT)

If Claims.coach utilizes algorithms or Automated Decision-Making Technology (ADMT) to process your data for generating valuation estimates or claim recommendations, you are entitled to specific rights under California law:

- \* *Pre-Use Notice*: We will provide you with a plain-language explanation of the specific purpose for using ADMT, how the technology works, and how the output is used before your data is processed.
- \* *Right to Access & Opt-Out*: You have the right to request information about the logic behind the ADMT and its outcome. You also have the right to opt out of the automated process and request that your valuation be reviewed by a qualified human appraiser who has the authority to overturn or adjust the automated decision.



#### 4. How We Share Your Information

We maintain strict confidentiality and only share your data as permitted by law:

- \* *Service Providers & Contractors:* We may disclose your information to trusted third-party vendors (such as cloud storage providers or specialized data analysts) solely for our operational purposes. These entities are contractually prohibited from retaining, using, or disclosing your data for any other purpose.
- \* *Insurance Companies & Umpires:* We share relevant NPI and vehicle data with insurers, opposing appraisers, and umpires only as required to negotiate and settle your claim.
- \* **We Do Not Sell Your Data:** We do not sell your personal data to data brokers or third parties for their own marketing purposes. However, if we use third-party analytics that constitute "sharing" under the CPRA (such as cross-context behavioral advertising), you have the right to opt out.

#### 5. Your GLBA Financial Privacy Rights

As a company providing financial-related appraisal services, we are bound by the GLBA Safeguards Rule and Financial Privacy Rule.

- \* *Notice and Opt-Out:* You will receive an initial privacy notice when you become a customer, and annually thereafter. You have the right to opt out of us sharing your NPI with nonaffiliated third parties, except where such sharing is strictly necessary to process your transaction (such as submitting your appraisal to the insurer).

#### 6. Your California Privacy Rights (CCPA/CPRA)

If you are a resident of California, the CPRA grants you robust, actionable rights over your personal information:

- \* *Right to Know and Access:* You may request disclosure of the specific pieces and categories of personal information we have collected about you, the sources of that data, and the third parties with whom it was shared. You may request data going back to January 1, 2022.
- \* *Right to Delete:* You may request that we (and our service providers) delete your personal information, subject to certain legal and record-retention exceptions.
- \* *Right to Correct:* You may request that we correct any inaccurate personal information we hold about you.
- \* *Right to Opt-Out of Sharing:* You may opt out of the "sharing" of your data by clicking the "Do Not Sell or Share My Personal Information" link on our website.
- \* *Right to Limit Use of Sensitive Data:* You may restrict our use of your sensitive personal information (like precise geolocation or account logins) strictly to the uses necessary to perform our services by clicking the "Limit the Use of My Sensitive Personal Information" link.
- \* *Right to Non-Discrimination:* We will never deny you services, charge you different prices, or provide a lower quality of service for exercising your privacy rights.



## **7. VIN Privacy and Data Security**

Because VINs can be exploited for identity theft or vehicle cloning, protecting your vehicle's digital identity is paramount.

\* *VIN Masking*: We mask or blur your VIN in any public-facing documentation whenever possible.

\* *Data Safeguards*: We maintain comprehensive administrative, technical, and physical safeguards—including encryption for data in transit and at rest—to protect your NPI and VIN data from unauthorized access or breaches, in accordance with the GLBA Safeguards Rule.

## **8. Cookies and Global Privacy Control (GPC)**

Our website utilizes cookies and tracking technologies. We honor Global Privacy Control (GPC) signals sent by your browser. If our system detects a GPC signal, we will automatically process it as a valid opt-out request and display a visible confirmation (e.g., "Opt-Out Request Honored") indicating that your preference has been applied. Our cookie consent banners are designed to provide symmetrical, equal-prominence choices to "Accept All" or "Reject All" non-essential cookies.

## **9. Data Retention**

We will retain your personal information, NPI, and VIN data only for as long as reasonably necessary to fulfill the purposes outlined in this policy, to complete your appraisal services, and to comply with legal, regulatory, and record-keeping obligations.

## **10. How to Exercise Your Rights**

To exercise any of your rights under the GLBA, CCPA, or CPRA, or to request an ADMT human review, please submit a verifiable consumer request by:

- \* Calling us at: 425-585-2622
- \* Emailing us at: [info@claims.coach](mailto:info@claims.coach)
- \* Submitting a form online: Visiting the "Privacy Center" on our website.

We will acknowledge your request within 10 business days and aim to fulfill it within 45 days.