



Esterson Ins Group
8271 W Broward Blvd
Plantation FL 33324



BRUCE GUTTLER
201 W OCEAN AVE UNIT 4155
LANTANA FL 33465-5047

Information as of April 22, 2022

Policyholder(s)

Page 1 of 2

Bruce Guttler

Policy number

971 482 484

Your Allstate agency is

Esterson Ins Group

(954) 472-5800

JAYESTERSON@allstate.com

Thank you for being a loyal Allstate customer—we're happy to have you with us!

Here's your Boatowners insurance renewal offer for the next 12 months. I've also included a guide to what's in this package and answers to some common questions.

Renewing your policy is easy

Keep an eye out for your bill, which should arrive in a couple of weeks. Just send your payment by the due date on your bill. If you're enrolled in the Allstate® Easy Pay Plan, you won't receive a bill—we'll send you a statement with your payment withdrawal schedule. You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give me a call at (954) 472-5800 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

Esterson Ins Group
Your Allstate Agent

RP378-4



Your Insurance Coverage Checklist

We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

☐ **What's in this package?**

See the guide below for the documents that are included.
Next steps: review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.

☐ **Am I getting all the discounts I should?**

Confirm with your Allstate Agent that you're benefiting from all the discounts you're eligible to receive.

☐ **What about my bill?**

Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at [Allstate.com/support](https://www.allstate.com/support) or through the Allstate mobile app. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule. Para español, llamar al 1-800-979-4285.

☐ **What if I have questions?**

Visit [Allstate.com/support](https://www.allstate.com/support) to browse our list of frequently asked questions and find information regarding billing or policy documents. You can also create an online account to access and manage your policies. Para español, llamar al 1-800-979-4285.

A guide to your renewal package



Proof of Insurance ID Cards

There are two Proof of Insurance Cards for each boat on your policy with liability coverage. Please keep them in your boat at all times.



Policy Declarations

The Policy Declarations lists policy details, such as your specific drivers, vehicles and coverages.



Important Notices

We use these notices to call attention to particularly important coverages, policy changes and discounts.



Insurance Made Simple

Insurance seem complicated? Our online guides explain coverage terms and features: www.allstate.com/madesimple
[Espanol.allstate.com/facildeentender](https://www.allstate.com/Espanol.allstate.com/facildeentender)

*** To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.**

Thank you for choosing Allstate



Proof of Insurance Card

Page 1 of 2

Attached are your Proof of Insurance Cards – two for each boat on your policy with liability coverage.
Please keep them with your other policy information.

Allstate.

Please use the printed Insurance Cards below.

Allstate.

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Allstate.

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Allstate.

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Allstate.

Please use the printed Insurance Cards below.

Allstate.

Please use the printed Insurance Cards below.

Florida Boat Insurance Identification Card

Allstate Property and Casualty Insurance Company

POLICY NUMBER
971 482 484

EFFECTIVE DATE
06/18/22

Bruce Guttler
201 W Ocean Ave Bx 4155
Lantana FL 33465-5001

YEAR / MAKE / MODEL
1999 PERFORMAN4 105M

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Allstate.

Florida Boat Insurance Identification Card

Allstate Property and Casualty Insurance Company

POLICY NUMBER
971 482 484

EFFECTIVE DATE
06/18/22

Bruce Guttler
201 W Ocean Ave Bx 4155
Lantana FL 33465-5001

YEAR / MAKE / MODEL
1999 PERFORMAN4 105M

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

Allstate.



Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

Please use the printed Insurance Cards below.

If you have an accident or loss:

- Get medical attention if needed. Notify the proper authorities immediately.
- Obtain names, addresses, phone numbers (work & home) and Hull identification numbers of all persons involved including passengers and witnesses. Also, please try and obtain year, make, model, and boat name.
- Call 1-800-ALLSTATE® (1-800-255-7828), logon to allstate.com or contact your agent as soon as possible.

Esterson Ins Group
(954) 472-5800
8271 W Broward Blvd
Plantation, FL 33324

Misrepresentation of insurance is a first degree misdemeanor

If you have an accident or loss:

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- Obtain names, addresses, phone numbers (work & home) and Hull identification numbers of all persons involved including passengers and witnesses. Also, please try and obtain year, make, model, and boat name.
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Misrepresentation of insurance is a first degree misdemeanor

Renewal boatowners policy declarations

Your policy effective date is June 18, 2022



Page 1 of 3

Total Premium for the Policy Period

Please review your insured vehicles and verify their identification numbers are correct.

Item covered	Identification number	Premium
1999 PERFORMAN4 105M	PCI00634B999	\$2,522.69
Premium for Optional Policy-Level Coverage		100.00

If you pay in installments*	\$2,622.69
If you pay in full (includes FullPay® Discount)	\$2,372.42

** Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.*

See the **Important payment and coverage information** section for details about installment fees.

Discounts (included in your total premium)

Boating Education	Boat and Auto
Homeownership	Organization

Discounts per boat

1999 PERFORMAN4 105M discounts

Boating Education	Boat and Auto
Homeownership	Organization

Additional interested party

A Certificate of Insurance was sent to:
City of Delray
100 NW 1st
Delray Beach, FL 33444-2612

Information as of April 22, 2022

Summary

Named Insured(s)

Bruce Guttler

Mailing address

**201 W Ocean Ave Bx 4155
Lantana FL 33465-5001**

Policy number

971 482 484

Your policy provided by
**Allstate Property and Casualty
Insurance Company**

Policy period

Begins on **June 18, 2022** through **June 18, 2023** at 12:01 a.m. standard time, with no fixed date of expiration

Premium period

Beginning **June 18, 2022** through **June 18, 2023** at 12:01 a.m. standard time

Your Allstate agency is

Esterson Ins Group
8271 W Broward Blvd
Plantation FL 33324
(954) 472-5800

JAYESTERSON@allstate.com







Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.



Policy number: **971 482 484**

Policy effective date: June 18, 2022

Coverage detail for 1999 PERFORMAN4 105M — Premier

Coverage	Limits	Deductible	Premium
 Your Property		\$1,000 each occurrence	
▪ Boat and Motors	\$95,000		\$1,970.70
▪ Boat Equipment	\$9,500		Included
▪ Necessary Repairs After A Loss	See coverage for details	Not applicable	Included
▪ Wreck Removal	See coverage for details	Not applicable	Included
 Watercraft Liability	\$500,000	Not applicable	\$542.48
(Includes liability protection for bodily injury and property damage resulting from accidental fuel spills)			
 Watercraft Medical Payments	\$5,000 each person	Not applicable	\$9.51
 Uninsured Watercraft	\$500,000	Not applicable	Included
 Emergency Service	\$3,000 each occurrence	Not applicable	Included
 Personal Effects	\$5,000 each occurrence	\$100 each occurrence	Included*
Total premium for 1999 PERFORMAN4 105M			\$2,522.69

*Please see the Premium for Optional Policy Level Coverage(s) section of this Policy Declarations.

Repair Cost Option applies to covered partial losses to 'Your Property'**Hull identification number (HIN)**


PCI00634B999

Rating information

- The watercraft is docked or stored for the greatest number of days (whether consecutive or not) during the policy period in zip code 33445.

Premium for optional policy-level coverage

The total premium for the following optional coverage, which applies to each item for which it is listed in the previous page of this Policy Declarations, is shown below.

Coverage	Premium
 Personal Effects	\$100.00
Premium for optional policy-level coverage	\$100.00

Your policy documents

Your Boatowners policy consists of this Policy Declarations and the documents in the following list. Please keep these together.

- Boatowners Policy - AP1944
- Uninsured Watercraft Coverage-Coverage UW - AP4676
- Florida Boatowners Amendatory Endorsement - AS28-1



Important payment and coverage information

Here is some additional, helpful information related to your coverage and paying your bill:

- ▶ A \$10.00 late fee may be assessed if payment is received after the due date.
- ▶ **Coverage applies only while the watercraft (or your covered property, if the loss is to your covered property and you have purchased coverage for Your Property) is within the United States or Canada or within 100 nautical miles (10 nautical miles in the case of personal watercraft) off the coast of either. Limitation does not apply to Uninsured Watercraft coverage, if purchased.**
- ▶ Please note: This is not a request for payment. Your bill will be mailed separately.
- ▶ If you decide to pay your premium in installments, there will be a \$3.00 installment fee charge for each payment due. If you make 6 installment payments during the policy period, and do not change your payment plan method, then the total amount of installment fees during the policy period will be \$18.00.

If you are on the Allstate® Easy Pay Plan, there will be a \$1.50 installment fee charge for each payment due. If you make 6 installment payments during the policy period, and remain on the Allstate® Easy Pay Plan, then the total amount of installment fees during the policy period will be \$9.00.

If you change payment plan methods or make additional payments, your installment fee charge for each payment due and the total amount of installment fees during the policy period may change or even increase.

Please note that the Allstate® Easy Pay Plan allows you to have your insurance payments automatically deducted from your checking or savings account.

▶ If You Have a Question About Your Insurance...

If you wish to present an inquiry or obtain information about coverage, or if you need assistance in resolving a complaint, please call (954) 472-5800.

IN WITNESS WHEREOF, **Allstate Property and Casualty Insurance Company** has caused this policy to be signed by two of its officers at St Petersburg, Florida, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of **Allstate Property and Casualty Insurance Company**.

A handwritten signature in black ink that reads "Julie Parsons".

Julie Parsons
President

A handwritten signature in black ink that reads "Susan L. Lees".

Susan L. Lees
Secretary

Policy countersigned by Esterson Ins Group

A handwritten signature in black ink that reads "Jay Esterson".



Important notices

Policy number: **971 482 484**
Policy effective date: June 18, 2022

You May Request That We Reorder Your Credit Report

Like many insurance companies, when we consider your eligibility for coverage, we review your credit report and base your premium partly on this information.

We reorder your credit report(s) every two years, but if you would like us to use updated credit information to determine your premium, you can request that we order it sooner.

The rate for your premium will only decrease or remain the same if we reorder your credit report. If your credit history has improved, we will adjust your premium. Please be aware that, depending on when you request a credit reorder, we may not be able to apply any premium change to this policy renewal; if so, it will take effect at your next policy renewal. Several factors, including any policy changes you might make, can also affect the amount of your premium.

You can learn more by visiting allstate.com. If you'd like us to use updated credit information to determine your premium, please call your agent.

X67520-2

Please Notify Us of Extraordinary Circumstances that Negatively Impacted Your Credit History Information

Please contact Allstate if you believe that any of the events set forth below resulted in extraordinary circumstances that may have negatively impacted your credit history information.

- a) Divorce or Dissolution of Marriage
- b) Death of a Spouse or Member of the Same Household
- c) Temporary or Involuntary Unemployment
- d) Catastrophic Medical Expense
- e) Care of a Dependent
- f) Identity Theft
- g) Long-term Injury, Serious Illness, Injury or Disability
- h) Care of a Dependent Grandchild
- i) Domestic Violence
- j) Involuntary Interruption of Alimony or Support Payments

Please contact Allstate at 1-877-304-2644 if you believe your credit history information may have been negatively impacted by extraordinary circumstances. Allstate will send you an Extraordinary Circumstances Appeal Form that you will be

asked to complete and return to Allstate along with documentation that supports your appeal. Once your Extraordinary Circumstances Appeal Form and supporting documentation are received, Allstate will be able to determine whether or not you qualify for a lower premium. In any case, you will be notified of the outcome of our review.

Please note that if you wish to pursue this additional review, please contact Allstate within 90 days of the date your policy begins as shown in the Policy Declarations.

X72598

You May Request Us to Re-order Your Credit Report

As you may know, we based your insurance premium partly on the information contained in your credit report, which we obtained when we rated your policy. We want you to know that if you would like us to use updated credit information to determine your premium for this policy renewal, you may request that we re-order your credit report. If you decide to make this request, and your credit history improves, we will adjust your premium accordingly.

About Making a Request

Please keep in mind that you must make a request no later than 65 days before your policy's renewal effective date, which is located on your Policy Declarations. If your request is made after the deadline, we will still re-order your credit information, but any changes will not be reflected in your premium until your next policy period.

Please note that your premium will only decrease or remain the same due to a credit report re-order. But please keep in mind that several other factors, including any changes you might make, can affect the amount of your total premium. We will apply any resulting premium change at the effective date of your next policy period.

Why We Use Credit Information to Determine Insurance Rates

Certain data from credit reports has proved an effective predictor of insurance losses, enabling insurance companies to offer lower premiums to customers who, according to their credit information, are less likely to experience loss. Please keep in mind that we are required to reorder your credit report(s) every two years unless you request that we order this information sooner.

For More Information



If you're interested in the option of re-ordering credit report information, or if you have any other questions about our rating practices, please contact your Allstate Agent. You can also learn more about the use of credit information and insurance by logging on to our web site at allstate.com. We want to help you make the best possible decisions about your insurance.

X71931-1

Important Information About Your Credit-Based Insurance Score

Please take a moment to read the notice immediately following this insert containing important information about our use of consumer reports and your rights under the federal Fair Credit Reporting Act. In that notice, we explain why we order credit reports and explain how important it is for you to check the accuracy of that information.

In the state where we issued your policy we are required by law to inform you of certain factors in your credit report(s) adversely affecting your credit-based insurance score. The most significant of these factors are:

The presence of at least one customer-initiated, bank-related inquiry on your credit report in the past two years: Inquiries appear on your credit report to show that credit grantors or other authorized parties have requested a copy of your credit report. Please note that we only consider customer-initiated inquiries, and we consider no more than one customer-initiated, bank-related inquiry during any 90-day period. Generally, fewer customer-initiated credit inquiries may lead to a more favorable insurance score.

The number of revolving accounts opened in the last two years: A revolving account is one in which you have the option to pay the balance off each month, or carry part of the balance over to the next month. Generally, if you have not opened a revolving account in the past two years, you may receive a more favorable insurance score. Please note that we do not consider car loans and/or mortgage-related accounts when determining the number of recently opened accounts.

The number of months since the most recent customer-initiated bank or credit card inquiry on the credit report: The presence of customer-initiated bank or credit card inquiries on a credit report can adversely impact an insurance score. Inquiries appear on your credit report to show that credit grantors or other authorized parties have requested a copy of your credit report. The more recent the inquiry, the greater the effect it will have on your score. Please note that we only consider customer-initiated inquiries, and we will consider

no more than one customer-initiated, bank-related inquiry during any 90-day period. Generally, fewer customer-initiated credit card inquiries may lead to a more favorable insurance score.

The number of open revolving accounts where the current balance you owe is greater than 75 percent of the largest balance you have owed for that account: Please note that this is not the limit available on the account, but rather the highest outstanding balance you have ever carried on that account. A revolving account is one in which you have the option to pay the balance off each month or carry part of the balance over to the next month. Generally, lowering the balances on revolving accounts with a large balance may lead to a more favorable insurance score.

XF4

Consumer Report Information and Its Impact on Your Insurance

Many factors play a role in determining your insurance premium. Among the factors we consider are the following: where you live, the coverages and limits you've chosen and discount eligibility. In addition, we use consumer reporting agency information for eligibility and rating purposes. The federal Fair Credit Reporting Act requires us to inform you when we take adverse action based on a consumer report.

As permitted by law, we ordered credit report information about you - the named insured on the policy.

Based in whole or in part on the information provided to us by the credit reporting agency listed below, Allstate Property and Casualty Insurance Company is unable to offer you a lower rate: based on the credit information available to us.

You May Request a Free Credit Report

Under Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer reporting agency listed below if you request it within 60 days of receiving this notice (even if the report did not contain any information regarding credit status). You also have the right, under Section 611 of the Fair Credit Reporting Act, to dispute with the consumer reporting agency listed below the accuracy or completeness of any information in any report(s) furnished by the agency.

If you'd like a free copy of your credit report, be sure to make your request within 60 days of receiving this notice. You can contact the reporting agency at:



TransUnion National Disclosure Center
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
Phone: 1-888-503-0048
www.transunion.com

Please keep in mind that the consumer reporting agency did not make the decision to take this adverse action and will not be able to provide you with any specific reasons regarding why we took this action. Also, any changes to your name or address within the past two years can affect the completeness of your report. If your information has changed, please let your insurance representative know.

Have Questions? Please Contact Your Allstate Representative

We hope you will take advantage of these rights and help us give you the lowest premium we can provide. If you have any questions about the information contained in this notice, or about your insurance in general, please contact your insurance representative.

The Connection Between Credit History and Premium

We determine premiums using the information you provide on your insurance application, as well as using other factors. Certain credit report information has proved an effective predictor of insurance losses. It also allows us to keep costs competitive by helping make it possible for customers who are less likely to experience losses to pay less for their insurance. Keep in mind we use credit history in addition to, not instead of, our other characteristics. By considering this information, we can match likelihood of loss to premium even more precisely, and we think that's good for our customers. It allows us to keep insurance costs as competitive as possible for the greatest number of policyholders. You can also learn more about our use of credit information, including ways you may be able to improve your insurance score, by visiting allstate.com.

XF1

Privacy Statement

Policy number:

971 482 484

Policy effective date:

June 18, 2022

Page 1 of 2



Thank you for choosing Allstate. We value you, respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Allstate Insurance Company and the affiliates ("Allstate") listed at the end of this notice. We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We do not share your information with non-affiliate companies that would use it to contact you about their own products and services, unless permitted pursuant to a joint marketing agreement.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.

As you can see, protecting your personal information is important to us. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information. For Social Security Numbers (SSN), this includes restricting access to our employees, agents and others who use your SSN only as permitted by law: to comply with the law, to provide you with products and services, and to handle your claims. Also, our employees' and agents' access to and use of your SSN are limited by the law, our policies and standards, and our written agreements.

Our privacy practices continue to apply to your information even if you cease to be an Allstate customer.

What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, Social Security Number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance companies. This information may include, but is not limited to,

your driving record, claims history, medical information and credit information.

In addition, Allstate and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit allstate.com, web pages you viewed while visiting our site or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, IP addresses, domain names and browser data, which can help us to better understand how visitors use allstate.com.

How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information. We may provide your information to persons or organizations within and outside of Allstate. This would be done as required or permitted by law. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or Allstate-affiliated companies
- Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf
- Business partners that assist us with tracking how visitors use allstate.com
- Other financial institutions with whom we have a joint marketing agreement
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies
- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors

The Internet and Your Information Security



We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies to monitor visits to allstate.com. The website may also use Web beacons (also called "clear GIFs" or "pixel tags") in conjunction with cookies. If you prefer, you can choose to not accept cookies by changing the settings on your web browser. Also, if you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement located at the bottom of the allstate.com homepage.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. If you believe that our information is incomplete or inaccurate, you can request that we correct it. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible.

Please send requests to:

Allstate Insurance Company Customer Privacy Inquiries
PO Box 660598
Dallas, TX 75266-0598

Your Preference for Sharing Personal Information

We would like to share your personal information with one or more Allstate affiliates in order to make you aware of different products, services and offers they can provide. However, you can request that Allstate and its affiliate companies not share your personal information with our affiliates for marketing products and services.

To request that we not allow other Allstate affiliates to use your personal information to market their products and services, you can contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request.

If you previously contacted us and asked us not to allow other Allstate affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

We Appreciate Your Business

Thank you for choosing Allstate. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you. We value our relationship with you and look forward to keeping you in Good Hands®.

If you have questions or would like more information, please don't hesitate to contact your Allstate agent or call the Allstate Customer Information Center at 1-800-ALLSTATE.

We reserve the right to change our Privacy practices, procedures, and terms.

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

Please Note: Allstate affiliates American Heritage Life Insurance Company, Castle Key Insurance Company and Castle Key Indemnity Company participate in information sharing with the affiliates listed above, but have a separate privacy notice for their customers.

(ed. 10/2015)

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