

IQ+
CUSTOMER PRIVACY NOTICE

INTRODUCTION

Radian IoT, Inc. ("**Radian**," "**we**," "**us**," or "**our**") takes the privacy of the users or owners ("**you**," "**your**," "**yourself**," or "**Customer**") of our products and services seriously. The IQ+ functionality that we offer through our IQ+ application (the "**App**"), IQ+ web portal (the "**Website**"), IQ+ software (the "**Software**"), and the telematics device (the "**TD**") installed on Your vehicle ("**Monitored Vehicle**") (collectively, the App, Website, Software, and TD are the "**IQ+ System**" or the "**System**") collects a variety of data regarding your Monitored Vehicle, yourself, and your geolocation to provide the functions and the services featured in the IQ+ System. This Privacy Notice provides you with the information necessary to understand how the IQ+ System collects, uses, and shares your data so that you can make informed decisions about the features and functionality of the System and the use of your personal data. Certain information, "**Personal Data**," includes information that can be used to identify you as an individual, such as your name, address, phone number, email address, demographic information, payment information, or precise geolocation information.

Your Monitored Vehicle with a TD generates performance, location, diagnostic, operational, and sensor data prior to and from the moment you take delivery. Upon registration of your warranty and delivery of your Monitored Vehicle, this information may be linked to your identity or account unless you Opt-Out of such data linking as set forth herein. To the extent that any TD collected data, or any other data collected by the IQ+ System does not constitute Personal Information or Data under applicable law or regulation (either by the nature of the data collected or by maintaining it in a de-identified/anonymized form), it will continue to be collected for permissible use by Radian.

SENSITIVE PERSONAL INFORMATION AND GEOLOCATION DATA NOTICE - NOTE THAT MONITORED VEHICLES HAVING A TD INSTALLED ARE CONFIGURED TO TRACK GEOLOCATION DATA AT THE TIME THE DEVICE IS INSTALLED ON THE MONITORED VEHICLE. THIS FEATURE ALLOWS FOR TRACKING OF EACH MONITORED VEHICLE THROUGH THE SUPPLY CHAIN AND THROUGH DELIVERY TO YOU. UPON AND AFTER DELIVERY TO YOU, THE MONITORED VEHICLE WILL CONTINUE TO COLLECT GEOLOCATION DATA (AND OTHER INFORMATION ABOUT THE MONITORED VEHICLE, SUCH AS PERFORMANCE DATA, SYSTEM ALARMS, USAGE INFORMATION, ETC.), WHICH WILL BE LINKED TO YOUR IDENTITY OR ACCOUNT, AND USED AS DESCRIBED ELSEWHERE IN THIS PRIVACY NOTICE. IF YOU DO NOT WISH TO HAVE THE GEOLOCATION INFORMATION LINKED TO YOUR IDENTITY OR ACCOUNT, PLEASE CONTACT RADIAN AT COMPLIANCE@RADINIOT.COM TO OPT-OUT AND DISABLE GEOLOCATION DATA FROM THE TD FROM BEING LINKED TO YOUR IDENTITY OR ACCOUNT. NOTE THAT IF YOU OPT-OUT FROM THE LINKING OF YOUR GEOLOCATION DATA, MANY FEATURES AND FUNCTIONS OF THE IQ+ SYSTEM WILL BE LIMITED OR UNAVAILABLE TO YOU. ALSO NOTE, HOWEVER, THAT CERTAIN FEATURES OR FUNCTION OF THE IQ+ SYSTEM, INCLUDING WITHOUT LIMITATION, THE IQ+ APP, USE GEOLOCATION DATA SUPPLIED BY YOUR MOBILE DEVICE TO PROVIDE THE FEATURES, FUNCTIONS, AND SERVICES ASSOCIATED WITH THE IQ+ APP, SO IF YOU SIGN UP FOR THE IQ+ SYSTEM OR APP, EVEN IF YOU HAVE HAD US DE-LINK YOUR TD FROM YOUR ACCOUNT, GEOLOCATION DATA MAY STILL BE COLLECTED AND USED AS DESCRIBED HEREIN.

GEOLOCATION DATA IS USED BY RADIAN TO UPDATE WARRANTY AND SERVICE INFORMATION FOR YOUR MONITORED VEHICLE, GENERATE DATA RELATED TO THE PERFORMANCE OF ITS PRODUCTS, DETECT AND CORRECT PRODUCT PERFORMANCE ISSUES, DEVELOP NEW AND ENHANCED PRODUCTS AND SERVICES FOR RADIAN CUSTOMERS, AND TO COMMUNICATE INFORMATION ABOUT YOUR MONITORED VEHICLE OR RADIAN PRODUCTS AND SERVICES TO YOU. CERTAIN OF THIS INFORMATION (AS DESCRIBED IN THIS PRIVACY NOTICE) IS ALSO SHARED WITH YOUR RADIAN SERVICING DEALER OR AUTHORIZED SERVICE FACILITY SO THAT IT CAN COMMUNICATE MAINTENANCE OR RELIABILITY ISSUES ABOUT YOUR MONITORED VEHICLE TO YOU, PROVIDE RADIAN PRODUCT AND SERVICE OFFERS TO YOU, HELP MAINTAIN YOUR MONITORED VEHICLE'S WARRANTY AND SERVICE RECORDS, HELP LOCATE YOUR MONITORED VEHICLE IF ITS BECOMES LOST OR STOLEN, OR OTHERWISE ENHANCE ITS RELATIONSHIP WITH YOU AS YOUR RADIAN SERVICING DEALER OR AUTHORIZED SERVICING DEALER. MANY USES OF THE GEOLOCATION DATA MAY BE MADE WITHOUT LINKING SUCH INFORMATION TO YOUR IDENTITY OR ACCOUNT (I.E. IS MAINTAINED IN A DE-IDENTIFIED OR ANONYMIZED FORM) AND SUCH INFORMATION WILL STILL BE COLLECTED AND USED BY RADIAN IN ITS DISCRETION AND IN COMPLIANCE WITH APPLICABLE LAWS OR REGULATIONS.

INFORMATION RADIAN MAY COLLECT FROM YOU

Radian provides the IQ+ System to enhance the ownership and lifestyle experience of Monitored Vehicle owners and users. As a user of any component of the IQ+ System, we may collect information from or about you, your Monitored Vehicle (particularly if equipped

with a TD), or from other third-parties (for example, your dealer or authorized service facility (“**Servicing Dealer**”)). Depending on which of our Radian products and services you use, not all categories may be applicable to you.

IQ+ Account: If you set up a IQ+ Account, which is supported by and accessed through the IQ+ System, the information in your account may include:

- The status of any order you may have placed through the System;
- Your customer registration and warranty information;
- Your service history;
- Geolocation data of your Monitored Vehicle (if equipped with a TD and you did not opt-out);
- Other general information about your Monitored Vehicle or services (for example, hull identification number, TD identification information, IQ+ subscription information) and documents related to the purchase of your Monitored Vehicle.

IQ+ System

Information from or about you:

Types of Data	Description of Data	Uses and Legal Reason for Use
Contact Information	Name, address, email address, location, phone number, contact preferences	So that we may identify and communicate with you, provide your requested products or services, based upon your consent and installation and use of the App
Guest Information	Name, nickname, photos, social media handles	To provide the “Family & Friends” functionality of the App, based upon your consent and entering the information into the App
Geolocation Information	GPS location of your Monitored Vehicle or your device	To provide the location and position information necessary for the corresponding features of the App and to provide the location of your Monitored Vehicle to Radian and your Servicing Dealer to facilitate requested maintenance or service, based upon your consent and use of these features of the App
Social Media Information	Social media account information from you and your friends	To allow you to share content from the App to your other social media accounts at your direction and control
Communications or Interactions	Your requests for information, emails, messages, or calls to Radian, tours, newsletters, Radian events, sweepstakes, contests, or other promotional events	To communicate with you, provide products or services to you, and confirm eligibility for prizes, contests or promotions that you may sign up for, based upon your consent or your signing up
System Activity Information	Your device model, browser information, operating system, IP address, pixel tags, cookies, App use data, error codes	Used to optimize the App or Website performance, identify software or system errors, and address security issues based upon our Terms of Service and End-User License Agreement and your consent and use of our System

Information from or about your Monitored Vehicle and TD collected data:

Types of Data	Description of Data	Uses and Legal Reason for Use
Monitored Vehicle Identification Information	Identification number (such as Vehicle Identification Number (VIN), Hull ID Number (HIN), serial number, TD device identification number, engine serial number)	So that we may identify your Monitored Vehicle and associate data and services related to your Monitored Vehicle to your IQ+ Account, provide your requested products or services, based upon your consent and installation and use of the App
Geolocation Information	GPS location of your Monitored Vehicle and geofence information (as set-up by user)	To provide the location and position information necessary for the corresponding features of the App and to provide the location of your Monitored Vehicle to Radian and your Servicing Dealer to facilitate requested maintenance or service, based upon your consent and use of these features of the App
Monitored Vehicle, Equipment, Sensor, and Gauge Data	Operational information about your Monitored Vehicle and its systems including, engine status, engine temperature, engine hours, bilge status, battery status, and other operational information	To provide you, Radian, and your Servicing Dealer with information regarding the operation, maintenance, and service status of your Monitored Vehicle and to provide visibility of these items to you, based upon your consent and use of these features of the App

The information that is collected from your Monitored Vehicle, which is collected and transmitted by the TD, is initially collected and stored in a service-provider database that is not associated with you or your account and is therefore not personally identified to you. Once we confirm that you have received the Opt-Out notice from your Monitored Vehicle and have not chosen to contact us to Opt-Out of the TD enabled-services of the IQ+ System, or you have otherwise agreed to the Terms of Service/EULA for the System, certain notifications and data collection from the service-provider database will be enabled and the information, including geolocation data, will be imported into Radian's customer support database and will be associated with you or your account. Such pertinent information regarding the maintenance and operational status of your Monitored Vehicle and its geolocation may be shared with your Servicing Dealer in order to facilitate communications regarding the maintenance, operational, and service status of your Monitored Vehicle and allow your Servicing Dealer to locate your Monitored Vehicle for on-site service, repairs, or for storage purposes.

HOW RADIAN MAY USE THE INFORMATION WE COLLECT

We may use the information we collect from you to:

- Communicate with you:
 - Respond to inquiries or fulfill requests;
 - Conduct customer research, surveys, or otherwise obtain your feedback;
 - Share information about your Monitored Vehicle and update administrative information related to your Monitored Vehicle and warranty, terms of use, and policies;
 - Provide information regarding Radian or third-party partner products and services;
 - To provide safety, warranty, or service-related information to you and your servicing dealer; and
 - Provide information regarding contests, events, and promotions;
- Fulfill any orders you may place for products or services with Radian or through our third-party partners:

- To complete any purchase of products or services available through the IQ+ System, arrange for delivery and/or installation by Radian, your Radian Servicing Dealer, or other third-party partners;
 - To process payment for any products or services (to the extent payment processing is offered through the IQ+ System);
 - To process or provide customer support for any purchases;
 - To monitor your Monitored Vehicle's performance and provide service notices and updates from Radian or your Radian servicing dealer;
- Provide the functions, features, and services of our IQ+ System;
 - Improve and perfect our products or services;

Use of your information for communication purposes may include contacting you to advise you of important safety, service, or warranty related information, present products and offers tailored to you, keep you informed of useful features, function, or updates to our IQ+ System, or inform you of upcoming Radian owner events or opportunities.

YOUR DATA PRIVACY RIGHTS

Radian Communications and Updates: When you purchase a product or services from Radian, request information regarding products or services, or sign up for product updates or Radian promotions, Radian may contact you via any contact method we have for you, including but not limited to text, email, phone call, or through the IQ+ App or other Radian customer service application. If you desire to opt-out of promotional emails, texts, or messages, you may do so by changing your communications preferences, contacting us directly at compliance@radianiot.com. To the extent that you have opted-in to promotional text messages, you can opt-out of those at any time by replying STOP to any such message. Please note that even if you opt out of promotional communications, you will still receive pertinent product information, administrative communications, warranty, and service information and any other communications necessary to provide the features, functions, or services that you have signed up for through the IQ+ System.

Sharing Of Your Data: As detailed above, Radian collects and shares your data in a variety of ways, you may control what data is shared and with whom as previously described and through the functionality of the IQ+ App by not using certain features or functions, not entering certain data, or by deleting certain data. As noted, certain data regarding your Monitored Vehicle is collected by your TD and is maintained in a de-identified database and can be used for a variety of purposes including performance, maintenance, and service status of your Monitored Vehicle, monitoring of certain data to determine performance, reliability, and safety analyses, or aggregated and de-identified data for market analysis, sales information, etc. and such information may be shared within Radian, with our dealer network, or with third-parties. However, your Personal Data will only be used as described herein and subject to your privacy preferences.

Your Control of Your Personal Data: Depending upon the local law applicable to you, you may have certain rights with respect to the control of your Personal Data. Such rights may include the (i) the right to be notified of an have access to the Personal Data we collect and process; (ii) update your Personal Data or correct inaccuracies in your Personal Data; (iii) have access to certain Personal Data limited; (iv) have your Personal Data deleted; (v) change your Personal Data permissions or preferences; or (vi) lodge a complaint with your local data protection authority. To the extent applicable under the local law applicable to Radian or you, you may exercise these rights in multiple ways:

- Email Radian at: compliance@radianiot.com
- Updating your privacy settings or preferences in the IQ+ App.

To the extent necessary to process your request, Radian may request additional information in order to properly identify your issue, verify your identity, or otherwise research and respond to your request. Radian may also require additional time to research and respond to your request. However, Radian will endeavor to properly respond to any of your requests within a reasonable time and in a manner compliant with applicable laws.

International Data Transfers: Radian operates internationally and its goods and services are available in many countries, including members of the European Union (EU) and European Economic Area (EEA). As mentioned above, you are entitled to control your Personal Data as specified in the local law applicable to you or Radian. By making a purchase, signing up for a promotion or service,

or downloading and accessing the IQ+ App or System, you may be submitting your Personal Data to us and your information may be transferred to Radian in the United States or other countries other than your country of residence or where the information was originally collected. For example, all web originating information and all information collected related to the IQ+ System is collected, processed, and used in the United States and may be hosted or processed by third-party service providers in other countries. If you are located in the EU, EEA, United Kingdom (UK), or Switzerland, we ensure that the collection, storage, transfer, and processing of your Personal Data is done in accordance with applicable privacy laws and that appropriate, contractual, administrative, technical, and organizational controls are in place, including but not limited to the Standard Contractual Clauses applicable to the EU General Data Protection Regulation (GDPR).

CALIFORNIA CONSUMER PRIVACY RIGHTS

California state law provides certain privacy rights to California consumers, those rights are explained below as well as the methods available to contact us to exercise those rights.

Right of Knowledge and Access: If you are a California consumer, you may have the right to request that we provide you with information regarding what Personal Data (or information) about you we have collected, disclosed, used, or sold during the preceding twelve (12) month period. We will disclose such information to you once we have received a request and verified your identity.

Right to Delete Your Personal Data: If you are a California consumer, you may have the right to delete your Personal Data that we have collected about you. This deletion right may be subject to various exceptions (described below) pursuant to California law. Once we receive your request to delete your Personal Data and have verified your identity, we will delete such of your Personal Data that is not subject to any of the legal exceptions. Please note that deletion of your Personal Data may result in unavailability of all or certain features, functions, or services of the IQ+ System. Radian may deny a portion or all of your deletion request under the following circumstances: (i) if the Personal Data is required to complete the transaction for which the Personal Data was collected, provide the features, functions, or services for which the Personal Data was collected, take actions reasonably related to the ongoing business relationship with you, or otherwise perform any contract we may have with you; (ii) if the Personal Data is necessary to fulfill our limited warranty obligations to you, is necessary to perform any product recall, or is otherwise required to be retained by applicable law or regulation; (iii) if the Personal Data is necessary to exercise free speech, ensure the right of another consumer to exercise their free speech, or exercise another right under applicable law; (iv) if the Personal Data is necessary to detect or correct security incidents, protect against malicious, fraudulent, or illegal activity, to prosecute those responsible for any security incident, or as otherwise reasonably necessary to protect against data security threats; (v) if the Personal Data is required to comply with any legal obligation under applicable law or regulation, is reasonably necessary to exercise any legal claim or rights, or is reasonably necessary to defend any legal claim; or (vi) if the Personal Data is subject to any other exemption under applicable law.

Right to Opt-Out of Sale of Your Personal Data: If you are a California consumer, you may have the right to request that Radian stop selling portions or all of your Personal Data. Currently, Radian does not sell your Personal Data and only shares your Personal Data with certain third-parties as disclosed herein or to provide third-party services or functionality requested by you through the IQ+ App. However, prior to selling your Personal Data, Radian will notify you and provide you with the opportunity to Opt-Out of such sale of your Personal Data.

Right to Non-Discrimination: Radian will not deny any California consumer any goods or services, charge you a different price, or provide a different level or quality of goods or services solely because you exercised any of your rights under California law or regulation. However, if you refuse to provide, request deletion, or opt-out of sharing of personal information necessary or otherwise required to provide a feature, function, or service of the IQ+ App, administer or notify users of a program or promotion, or which is necessary to complete a transaction or fulfill a contract, you may not be able to use or participate in such programs.

California Data Privacy Contacts: To the extent applicable under California law or regulation applicable to you as a California consumer, you may exercise these rights in multiple ways:

- Email Radian at: compliance@radianiot.com
- Updating your privacy settings or preferences in the IQ+ App.

To the extent necessary to process your request, Radian may request additional information in order to properly identify your issue, verify your identity, or otherwise research and respond to your request. Radian may also require additional time to research and respond to your request. However, Radian will endeavor to properly respond to any of your requests within a reasonable time and in a manner compliant with California law or regulation.

PRIVACY POLICY CONTACT OR QUESTIONS

If you have need to contact Radian with respect to this Privacy Notice, to exercise any of your applicable privacy rights, or with any questions, you may contact us in multiple ways:

- Email Radian at: compliance@radianiot.com
- Through the contact features of the IQ+ App or System.