



PRIVACY POLICY

Scope

This Privacy Policy explains what types of information the Essent Group Ltd. (“Essent,” “we,” or “us”) may collect from or about visitors to, or users of, this Essent website (“Website”), and describes our practices for collecting, using, disclosing, transferring, retaining, and protecting, such information. This Policy does not apply to information collected by us offline or through any other means, including on any other website operated by Essent or by any other party (including our affiliates or subsidiaries).

What Personal and Other Information Does Essent Collect?

Essent may collect personal information or other information from you when you visit or use this Website, request information from Essent, or subscribe to the delivery of informational, marketing, or promotional materials about Essent. The information we collect from or about you may include your name, business phone number, facsimile number, and email address. We may request that you verify the accuracy and completeness of the information we have collected by sending you an email.

How Does Essent Use Your Information?

Essent may use information that we collect from or about you, including any personal information: (1) to provide you with information, periodic alerts or updates, or any other materials that you have requested from us; (2) to email or otherwise send you marketing or other promotional offers and information about Essent’s or others’ products or services that may be of interest to you; (3) to fulfill any other purpose for which you provide the information; (4) as otherwise required or permitted by law; and (5) for any other purpose with your consent. You can always unsubscribe or choose not to receive marketing, promotional, or other materials from Essent by following the specific instructions in the email or other communication, or by using the unsubscribe tool on our Website.

With Whom Does Essent Share Your Information?

Essent may disclose information that does not identify any individual (e.g., anonymous, aggregated data) to any affiliate or unaffiliated third party without restriction. For example, we may share anonymous data about visitors to this Website with third parties for the third parties’ own analytics, reporting, or general advertising purposes.

Essent contracts with third-party vendors, suppliers, and agents (“service providers”) to provide certain services, including email delivery and web hosting, on our behalf. Essent may share your personal information and other information with its service providers to the extent necessary for them to perform these services. Our service providers that receive personal information are expected to maintain privacy and security protections that are consistent with Essent’s privacy policies. We authorize these companies to use your information only for the purposes for which it was originally intended. However, unless otherwise dictated by law or agreement, Essent is not responsible for any improper use by such parties.

Essent may also disclose your personal information, including across national borders:

- » to our subsidiaries, affiliates, and worldwide offices;

- » if Essent determines in its good faith judgment that disclosure is necessary to protect the rights, interests, safety, or property of Essent's business, employees, customers, service providers, or others;
- » to comply with applicable law or in response to a subpoena, court order, law enforcement or government request, or other legal process;
- » in connection with litigation, arbitration, mediation, adjudication, government or internal investigations, or other legal or administrative proceedings;
- » in connection with any proposed or actual sale or other transfer of some or all assets of Essent, and/or any proposed or actual sale or merger of Essent or any division of Essent;
- » for any other purpose disclosed by us when you provide the information; and/or
- » with your consent.

Transfer of Your Information to Other Countries

Personal information and other information covered by this Privacy Policy may be transferred to, and processed and stored in, the United States or any other country in which Essent or its affiliates, subsidiaries, or service providers maintain facilities, even if the level of data privacy protection required in such country is less than that required by the European Union or under the U.S.-E.U. Safe Harbor. By submitting your information to Essent, you consent to such transfers and to the worldwide processing of your personal information and other information.

Retention of Your Information

We will retain your personal information for as long as needed to provide you the services or information you requested. Even after you ask us to cease using your personal information to provide you services or information, we may still retain, use, and disclose your information as necessary to comply with our legal, regulatory, or record retention obligations, and any request to delete your personal information is subject to these obligations and restrictions.

Security of Your Information

Essent has implemented reasonable administrative, technical, and physical measures designed to protect your personal information from accidental loss and from unauthorized access, disclosure, use, alteration, or destruction. These measures include computer safeguards and secured files and buildings, Internet firewalls, intrusion detection, anti-virus protection, and network monitoring.

Children's Information

This Website is not directed at children under the age of thirteen (13), and Essent does not knowingly collect personal information from any child under the age of thirteen (13) through this Website. If we learn that we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information.



Links to Non-Essent Websites and Third Parties

This Website may provide links to third-party websites for your convenience and information. If you access those links, you will leave the Essent Website. Essent does not control these third-party websites or their privacy practices, which may differ from Essent's. We do not endorse or make any representations about third-party websites. The information you choose to provide to unrelated third parties is not covered by this Privacy Policy.

Questions About This Privacy Policy

If you have questions regarding this Privacy Policy or our privacy practices, please contact us at IR@essentgroup.com.

Changes to this Privacy Policy

Essent may update this Privacy Policy at any time by posting revisions on this Web page. Such changes will be effective upon posting, and we will note the effective date of the most recent revisions above. We encourage you to review this Privacy Policy from time to time to be informed of how Essent is collecting, using, disclosing, transferring, retaining, and protecting your information.

Last Updated: October 30, 2013