iDrive NYC Mobile Application Privacy Policy

Effective Date: October 27, 2026

Supersedes the Privacy Policy effective October 14, 2026.

This Privacy Policy describes how IDRIVE NYC LLC ("iDrive NYC," "Company," "we," "our," or "us") collects, uses, stores, discloses, and protects information through our mobile applications, websites, software platforms, administrative systems, customer portals, marketplace services, and related services (collectively, the "Platform").

This Privacy Policy applies to current, former, and prospective users of the Platform, including drivers, vehicle owners, fleet operators, insureds, brokers, agents, and marketplace participants. By using the Platform, you consent to the practices described in this Privacy Policy.

Insurance brokerage services available through the Platform are provided by our affiliate, iDrive NYC I Inc, a licensed New York insurance broker (the "Agency"). When you obtain or service insurance through the Platform, the Agency receives the policy, driver, vehicle, and billing information needed to place and service your coverage, and handles it in accordance with this Privacy Policy and the laws that apply to licensed insurance producers.

This policy incorporates and expands upon the legacy iDrive NYC privacy notice provided by the Company.

1. Summary of Privacy Practices

In general:

- We collect information directly from users, insurance-related transactions, connected services, and lawful third-party sources;
- We use information to operate the Platform and provide transportation, insurance, marketplace, billing, compliance, and administrative services;
- We use automated systems, including artificial intelligence services, to read uploaded documents and to assist with correspondence, as described in Section 17;
- We do not sell personal information to third parties;
- We do not share personal information with third parties for their independent marketing purposes without consent;
- We restrict access to personal information and use technical, administrative, and physical safeguards;
- Users may request access to or correction of certain information.

2. Information We Collect

We may collect information that identifies, relates to, describes, or could reasonably be associated with an individual or business. The categories of information we collect may include:

A. Account and Registration Information

Information you provide when creating or managing an account, including:

- Full name
- Email address
- Phone number
- Mailing address
- Business name
- Date of birth
- Username and password
- Profile photo

B. Driver and Licensing Information

Information related to driver eligibility and compliance, including:

- Driver license information
- TLC license information
- Social Security number or Individual Taxpayer Identification Number, in whole or in part, where a carrier requires it to verify identity or to bind coverage
- Licensing history
- Driving record information
- Violation history
- Claims history
- Background-related information where permitted by law

This category incorporates the consumer reporting and licensing information described in the original policy. See Section 2J regarding sensitive information and Section 11 regarding driving records.

C. Insurance and Transaction Information

Information relating to insurance products and transactions, including:

- Insurance applications
- Policy information

- Coverages
- Premiums
- Billing information
- Payment history
- Claims information
- Underwriting information
- Vehicle assignment information
- Driver assignment information

Payment card details are transmitted directly to our payment processor and are not stored on our systems. See Section 7.

D. Vehicle Information

Including:

- VIN numbers
- License plates
- Vehicle ownership
- Registration records
- Insurance information
- Vehicle photos
- Vehicle inspection information

E. Marketplace Information

If users participate in the rental marketplace or listing services, we may collect:

- Listing details
- Rental preferences
- Communication records
- Pricing information
- Transaction records
- Uploaded images and documents
- Contact details you choose to publish with a listing, including a contact phone number

Information you include in a listing is visible to other Platform users. See Section 6.

F. Uploaded Documents and Media

Users may upload documents including:

- Insurance forms
- Driver licenses
- TLC documents
- Vehicle records
- Signed endorsements
- PDFs
- Images
- Electronic signatures

Documents you upload may be processed by automated systems to extract the information they contain, as described in Section 17.

G. Device and Technical Information

We automatically collect certain technical information including:

- IP address
- Device identifiers
- Push notification tokens, where you have enabled notifications
- Operating system
- Browser type
- Mobile device type
- Session identifiers
- Usage logs
- App crash reports and diagnostic data
- Analytics data

This category incorporates and expands upon the Web Site Information section of the original policy. Our servers may infer an approximate, city-level location from the IP address of a request.

H. Location Information

If you grant permission, we collect your device's location while you are using the app, and only to show nearby NYC Taxi and For-Hire Vehicle relief stands on a map.

We do not collect location in the background, we do not store a history of your locations, and we do not use location for advertising. You may refuse or withdraw this permission in your device settings at any time; the rest of the app continues to work without it.

Separately, and independently of any device permission, our servers may identify an approximate geographic location from your IP address, as described in Section 2G.

I. Cookies and Similar Technologies

We may use:

- Cookies
- Pixels
- Web beacons
- SDKs
- Session identifiers
- Analytics technologies

These technologies help us authenticate users, maintain sessions, improve functionality, analyze usage, prevent fraud, and personalize user experiences. This section expands upon the original cookie and web beacon disclosures.

J. Sensitive Information

Some of the information described above is sensitive, including Social Security and taxpayer identification numbers, driver license and TLC license numbers, dates of birth, images of government-issued identity documents, and precise location.

We collect sensitive information only where it is needed to place, service, or maintain insurance, to verify identity or licensing eligibility, or to comply with a legal obligation. We do not use or disclose sensitive information for advertising, for profiling, or to infer characteristics about you. Access is limited to personnel whose work requires it, and such access is logged.

3. How We Use Information

We may use information for legitimate business purposes including:

- Operating and improving the Platform;
- Providing insurance-related services;
- Managing accounts and policies;
- Processing transactions and payments;
- Verifying driver or vehicle eligibility;
- Facilitating marketplace interactions;
- Providing customer support;
- Sending service-related notifications;
- Enforcing legal agreements;
- Preventing fraud and abuse;
- Conducting analytics and research;

- Complying with laws and regulations;
- Protecting users, the Company, and the public.

4. Electronic Communications and Text Messages

We use email, SMS text messages, push notifications, and in-app messages to communicate with you. These fall into two categories.

Service messages relate to your account, your policies, and your transactions: verification codes, security alerts, billing and payment notices, policy documents and endorsements, change-request updates, claims correspondence, marketplace notifications, and regulatory notices. We send these because you hold an account or a policy with us. You cannot opt out of service messages while your account remains open, although you may close your account.

Promotional messages include renewal reminders, marketing, and offers. We send promotional text messages only to numbers for which we have your prior express consent, given separately from your agreement to this Privacy Policy and our Terms of Use. Message frequency varies. Message and data rates may apply. Reply **STOP** to any promotional text to opt out and **HELP** for assistance. Consent to receive promotional messages is not a condition of obtaining an account, a quote, or insurance coverage, and withdrawing it will not affect your coverage.

You may opt out of promotional email at any time using the unsubscribe mechanism in the message or by contacting us.

We record when you gave or withdrew consent, and which version of this Privacy Policy and our Terms of Use was presented to you at that time.

5. How We Share Information

We may share information only as permitted by law and as reasonably necessary to operate the Platform and provide services. Recipients may include:

- Our affiliate iDrive NYC I Inc, the licensed insurance broker that provides insurance services through the Platform
- Insurance carriers
- General agents
- Brokers and agencies
- Payment processors
- Cloud hosting providers
- Technology vendors, including the service providers identified in Section 7
- Identity verification providers

- Consumer reporting agencies
- Government agencies
- TLC and regulatory authorities
- Law enforcement
- Courts
- Professional advisors
- Marketplace participants as necessary to complete transactions

We do not sell personal information to third parties. We do not share personal information for third-party independent marketing purposes without consent.

6. Marketplace Disclosures

Users participating in marketplace activities understand that certain information is shared with other users to facilitate transactions, including:

- Name
- Contact information, including any contact phone number published with a listing
- Vehicle details
- Listing information
- Driver qualifications
- Insurance status where applicable
- Photographs uploaded to a listing

Information published in a marketplace listing is visible to other Platform users and is not confidential. Do not include information in a listing that you do not wish other users to see. Users remain responsible for their own due diligence and transaction decisions.

7. Third-Party Services and Integrations

The Platform integrates with third-party services including payment providers, mapping services, cloud providers, analytics providers, electronic signature providers, insurance systems, artificial intelligence providers, and government databases.

Service providers we currently use

- **Supabase** — database, authentication, and document storage.
- **Amazon Web Services** — cloud infrastructure underlying the above.
- **Vercel** — application hosting and request logging.

- **Stripe** — payment processing. Card details are transmitted directly to Stripe and are not stored on our systems.
- **Twilio** — SMS delivery and phone verification.
- **Anthropic** — artificial intelligence services for document extraction and correspondence assistance, as described in Section 17.
- **Google** — email infrastructure for agency correspondence.
- **Sentry** — crash reporting and performance diagnostics, which may include limited technical context about a session in which an error occurred.
- **Expo** — mobile application delivery and push notification transport.
- **MVRNow** — retrieval of state motor vehicle records, as described in Section 11.

This list may change as our infrastructure changes; the current list is maintained in this Privacy Policy and updated when it does.

Third-party services operate under their own privacy policies. We are not responsible for third-party privacy practices. This section expands upon the third-party site provisions in the original policy.

8. Data Security

We maintain administrative, technical, electronic, and physical safeguards designed to protect information from unauthorized access, disclosure, misuse, or destruction. Security measures may include:

- Encryption in transit
- Access controls
- Authentication systems
- Logging and monitoring
- Secure cloud infrastructure
- Employee confidentiality requirements

However, no system can guarantee absolute security.

If we determine that private information has been acquired by an unauthorized person, we will notify affected individuals and the applicable New York authorities in the manner and within the time required by law, including notification to the New York State Department of Financial Services within seventy-two (72) hours where the event is a reportable cybersecurity event.

9. Data Retention

We retain information for as long as reasonably necessary to provide services, maintain records, comply with legal obligations, resolve disputes, enforce agreements, and prevent fraud.

Unless a longer period is required by law or by an open claim, investigation, or dispute, our retention periods are as follows:

- **Insurance transaction records, policy documents, and endorsements** — the period required of licensed insurance producers in New York, currently not less than six (6) years from expiration of the policy.
- **Account and profile records** — the life of the account, and six (6) years after closure.
- **Uploaded identity and compliance documents** — six (6) years after the policy they support ends.
- **Motor vehicle records** — two (2) years from retrieval.
- **Technical logs and crash diagnostics** — ninety (90) days.
- **Marketing consent records** — four (4) years after consent is withdrawn, as evidence that it was properly obtained.

10. Your Rights and Choices

Subject to applicable law, users may have rights to:

- Access certain personal information;
- Request corrections;
- Request deletion in certain circumstances;
- Request copies of information;
- Manage marketing preferences;
- Disable cookies through browser settings;
- Control device permissions.

Users may request access, correction, or deletion by contacting us at the address in Section 19. We will respond within the time required by applicable law. We may deny requests where legally permitted or where information is protected, privileged, or required to be retained — including where insurance or licensing records must be kept for the periods described in Section 9.

This section incorporates and expands upon the review and correction rights in the original policy.

11. Driving Records and Third-Party Consumer Information

At your request, we obtain motor vehicle records and related driving history from state motor vehicle departments through a third-party vendor. We obtain these records for the permissible purposes allowed under the Driver's Privacy Protection Act, 18 U.S.C. §2721, namely use in connection with insurance underwriting, rating, claims investigation, and anti-fraud activities. We do

not obtain, use, or resell motor vehicle record information for marketing or for any purpose the Act does not permit.

Certain information about you may also originate from consumer reporting agencies, licensing authorities, government records, and insurance industry databases. We do not control the contents of those records and generally cannot correct them ourselves. If you believe a record we obtained about you is inaccurate or incomplete, contact us and we will tell you the source of the record so that you may dispute it directly with that source; where the source is a consumer reporting agency, you have the right to dispute the information with that agency and to obtain a copy of your file from it.

A fee paid to obtain a driving record covers the retrieval of that record. Because the record is retrieved from the state on request, the fee is not refundable once retrieval has begun, regardless of what the record shows.

12. Children's Privacy

The Platform is not intended for children under 18 years of age. We do not knowingly collect personal information from children.

13. Advertising and Analytics

We may use analytics technologies to measure Platform usage, improve services, and analyze trends. Analytics partners may use cookies, pixels, and similar technologies. Users may control cookies through browser or device settings.

We do not use the sensitive information described in Section 2J for advertising, and we do not track users across third-party applications or websites for advertising purposes.

14. Do Not Track Signals

Some browsers offer "Do Not Track" ("DNT") settings. Because there is no uniform industry standard for DNT signals, the Platform may not respond to all DNT requests.

15. International Data Transfers

Information may be processed and stored in the United States or other jurisdictions where our service providers operate. By using the Platform, users consent to such transfers.

16. Changes to This Privacy Policy

We may modify this Privacy Policy periodically. Updated versions will be posted within the Platform with revised effective dates. Where a change materially affects how we handle your information, we

will provide notice through the Platform and, where required by law, obtain your consent. Continued use of the Platform after changes constitutes acceptance of the revised policy.

17. Automated Processing and Artificial Intelligence

We use automated systems, including third-party artificial intelligence services, to read information from documents you upload and to help our staff triage and respond to incoming correspondence.

When you upload a document — for example a driver license, TLC license, vehicle registration, or insurance declarations page — the document may be transmitted to our AI service provider so that the information it contains can be converted into text and used to populate forms and records. Our provider processes this content solely to return a result to us. It does not use your content to train its models and does not retain your content beyond what is necessary to perform the processing.

When you use the in-app assistant ("Ida") or file an accident report in the app, your messages, the photos and statements you provide, and the driver, vehicle, and insurance details on your account that are relevant to your question are likewise transmitted to our AI service provider, Anthropic, PBC, to generate a response. The same limits apply: it processes this content solely to return a result to us, does not use it to train its models, and does not retain it beyond what is necessary to perform the processing.

You authorize this processing when you accept our Terms of Use, and you can withdraw that authorization at any time in the app under Account → Privacy & account deletion.

Automated systems assist our staff; they do not replace them. No decision affecting your insurance coverage, eligibility, premium, or policy status is made solely by automated means. Information extracted from a document is reviewed by our personnel before it is relied upon, and you may ask us to correct any extracted information you believe is inaccurate.

We may also use automated systems to categorize, prioritize, and draft responses to email and messages sent to us, and some routine replies are sent automatically.

If you are making a request under Section 10, or sending us a legal notice, write **PRIVACY REQUEST** or **LEGAL NOTICE** in the subject line of your email. Messages marked this way are excluded from automated response and are read and answered by a person.

18. Apple App Store and Google Play Compliance

This Privacy Policy is intended to support compliance with the requirements of:

- Apple Inc. App Store Review Guidelines
- Google LLC Google Play Developer Policies

19. Contact Information

For questions regarding this Privacy Policy, or to make a request under Section 10, contact:

IDRIVE NYC LLC
Email: idrivenyc@gmail.com
Phone: (718) 332-2300

Write **PRIVACY REQUEST** in the subject line so that your message is routed to a person and excluded from automated response, as described in Section 17.

20. Definitions

Cookie
A small text file stored on a device to recognize users and maintain functionality.

IP Address
A numerical identifier assigned to internet-connected devices.

Motor Vehicle Record
A record of a driver's licensing status and driving history maintained by a state motor vehicle department.

Session ID
A unique code used to maintain an active user session.

Web Beacon
A small graphic object or tracking technology used to analyze user activity.