

MarketPlace Terms & Conditions

The DealerPolicy application can help optimize your dealership experience by assisting in any or all of the following (if available through your Dealer):

- We collect your contact information, information on your credit profile, residence, income, driving record, and other information about you and other household members necessary to obtain finance and insurance quotes, and to verify your identity.
- We use this information to help you obtain finance and insurance quotes.
- We share your information in accordance with the disclosures made on the DealerPolicy application and in the [DealerPolicy Privacy Policy](#).
- We keep your information for only as long as legally permitted.

CONSENT TO SHARE PERSONAL INFORMATION

By providing your consent, you are confirming that you want to use the DealerPolicy application to apply for credit and/or apply for insurance. You understand that, to facilitate any or all of these transactions, DealerPolicy will obtain and may share your personal, income, credit, and other related non-public information with the following:

- automotive Dealer that initiated this interaction;
- insurance brokers and carriers who participate in providing quotes;
- auto loan brokers and lenders who participate in providing quotes;
- any other third party necessary for DealerPolicy or Dealer to provide you with additional financing or insurance information in connection with this transaction.

You confirm your understanding that the DealerPolicy application is being used by Winooski, LLC, a licensed insurance agency doing business as DealerPolicy Insurance Agency, in order to provide you with quotes for insurance. In the event you purchase insurance, it will be purchased through DealerPolicy Insurance Agency, not from or through the dealership or dealership personnel. You authorize DealerPolicy Insurance Agency to provide to the dealership the name of the insurance carrier and the details of the policy that are necessary to complete your automobile transaction (such as the insurance binder required for vehicle financing). You acknowledge that DealerPolicy Insurance Agency and/or the insurance companies that it represents may obtain or develop a credit-based insurance score based on information contained in your credit report. (Insurance-related inquiries will not lower a customer's credit score or adversely affect a customer's ability to obtain credit.) DealerPolicy Insurance Agency and the insurance companies that it represents may also collect and use information from other sources associated with you and other members of your household, such as driving records, prior claims and accidents, and credit histories to accurately price your insurance policy and subsequent renewals now, and in the future.

You are confirming that you understand that you are providing instructions in accordance with the Fair Credit Reporting Act (FCRA), authorizing DealerPolicy to obtain your income-related information from a personal consumer report maintained by a Consumer Reporting Agency ("CRA") and you authorize DealerPolicy to access your personal consumer information from a CRA in order to populate your income-related information in the DealerPolicy application.

You are confirming that you understand dealership employees may receive compensation based on your use of the DealerPolicy application and/or on your receiving quotes for insurance. All dealership compensation is in accordance with applicable laws and regulations.

Dealer will separately provide you with a copy of its privacy policy.

CONSENT TO ELECTRONIC COMMUNICATIONS, TEXT MESSAGES AND AUTOMATED

COMMUNICATIONS: By providing consent, you are electronically confirming that:

- (1) you agree to receive communications from DealerPolicy and our assigns, successors, joint marketers, and servicing agents (“DealerPolicy”) electronically (including but not limited to by automated email, automated telephone dialing systems, text message, or artificial or prerecorded voice message systems) at any address or telephone number (including wireless, landline and VOIP numbers) you provide in connection with the use of the DealerPolicy application;
- (2) you are able to receive emails, telephone calls, and text messages at each email address and phone number you provide to DealerPolicy;
- (3) you consent to DealerPolicy’s monitoring and recording of your calls;
- (4) you are responsible for all charges and fees associated with text messaging imposed by your service providers in connection with these communications;
- (5) you consent to having information related to the DealerPolicy application transmitted via email or text message in accordance with the information you provide, and to having that information communicated with any third party who has or obtains access to messages sent electronically or telephonically to such e-mail addresses and telephone numbers, and further agree that DealerPolicy will not be liable for any unauthorized access of such communications; and
- (6) DealerPolicy will NOT be liable to you in connection with this consent for any special, indirect, or consequential damages.

By providing consent, you authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to DealerPolicy and service providers for the duration of the business relationship, solely for identity verification and fraud avoidance. See our [DealerPolicy Privacy Policy](#) for how we treat your data."

By providing consent, you authorize your wireless carrier to disclose to DealerPolicy and its service providers your mobile number. Additionally, you authorize DealerPolicy to obtain your name, billing address, and email in order to populate this form. See our [DealerPolicy Privacy Policy](#) for how we treat your data.

YOUR ELECTRONIC SIGNATURE: You acknowledge and agree that when you provide consent, you are providing your electronic signature and agreeing to all of the terms set forth above.