

## **PRIVACY POLICY (CALIFORNIA RESIDENTS ONLY)**

**Effective 1/1/2023**

Under the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, "CCPA"), California consumers may be entitled to certain notices and disclosures regarding the collection, use, disclosure, sale, sharing and retention of personal information.

This Privacy Policy applies to personal information of California residents to the extent the information is subject to the CCPA. However, not all of the information we collect is covered by the CCPA. This Privacy Policy does not apply to personal information collected pursuant to (i) the federal Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act; or (ii) certain medical and health information covered by HIPAA.

### **Personal Information We Collect, Categories of Sources of Personal Information, Business or Commercial Purposes for Which Personal Information Will Be Used, and Third Parties to Whom Personal Information is Disclosed**

We collect information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("personal information"). Within the last twelve (12) months, we collected the following categories of personal information from the sources identified below for the business and commercial purposes indicated, and disclosed such categories of personal information to the specified categories of third parties:

#### **Categories of Personal Information:**

- Identifiers, such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)), such as name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- Characteristics of protected classifications under California or federal law, such as race, color, age (40 years and older), ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
- Commercial information, such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- Sensory data, such as audio, electronic, visual, thermal, olfactory, or similar information.
- Professional or employment-related information, such as current and/or past employment history including performance evaluations.

#### **Sources of Personal Information:**

- Directly from you.
- From our appointed insurance producers/agents.
- Sources from which you have explicitly authorized us to obtain information.
- From third parties that interact with us in connection with the products and/or services we provide.
- From government entities.
- From current or previous employers or benefits administrators.

#### **Uses of Personal Information:**

- To fulfill or meet the reason you provided the information.
- To provide you with information, products, or services that you request from us.

- To provide, support, personalize and develop our website(s), products and services.
- To create, maintain, customize and secure your account with us.
- To process your requests, purchases, transactions, and payments, and to prevent transaction fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns, and to monitor and improve our responses.
- To provide you with alerts or other notices via electronic mail and/or text messages concerning our products, services, events, or news that may be of interest to you;
- To help maintain the safety, security, and integrity of our website, products and services, databases and other technology assets and information systems, and business.
- For testing, research, analysis, and product development, including to develop and improve our website, products and services.
- To respond to law enforcement requests and as required by applicable law, court order, or local, state, or federal government regulations.
- As necessary or appropriate to protect the rights, property, or safety of us, our clients, or others.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To verify your information is active and valid.
- For internal business purposes.
- To contact you with regard to your use of our products and services.
- To evaluate your eligibility or continued eligibility for employment or appointment with us.

**Third Parties with Whom We Share Personal Information:**

- Service providers that help us conduct our business.
- Affiliates.
- Insurance producers/agents.
- Employers/benefits administrators and their service providers.
- Reinsurers.
- Insurance regulators and other government agencies or authorities.
- You or anyone to whom you authorized us to disclose such information.

**Sales and Sharing of Personal Information and use of Sensitive Personal Information under the CCPA**

We do not sell your information to anyone. We do not share your personal information with third parties as defined by the CCPA. We do not sell or share the personal information of consumers under 16 years of age. We only collect sensitive personal information without the purpose of inferring characteristics about you, and do not use or disclose your sensitive personal information for purposes other than those specified in the CCPA, section 7027(m).

[Click Here for More Information](#)

**PRIVACY NOTICE AT COLLECTION (CALIFORNIA RESIDENTS ONLY)**

This Privacy Notice at Collection applies to personal information of California residents to the extent the information is subject to the California Consumer Privacy Act as amended by the California Privacy Rights Act of 2020 (CCPA). This notice does not apply to personal information collected pursuant to (i) the federal Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act; or, (ii) certain medical and health information covered by HIPAA.

We collect or use information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“personal information”). The chart linked or set forth below or attached provides information about the categories of personal information (including sensitive personal information) we may collect about consumers, and the purposes for which we may collect and use such information.

We may disclose personal information to service providers and others for business purposes. However, we do not sell your information to anyone, and we do not share your personal information with third parties as defined by the CCPA.

The length of time we retain personal information varies depending on the purpose for which it was collected, our business need for it, and our legal obligations to retain it. We retain personal information for the time needed to fulfill the purpose for which it was collected and as required pursuant to our data retention policies and legal requirements.

[View Chart](#)

## **CONSUMER PRIVACY RIGHTS (CALIFORNIA RESIDENTS ONLY)**

California resident consumers have certain rights regarding personal information subject to the California Consumer Privacy Act as amended by the California Privacy Rights Act of 2020 (CCPA), including the following:

- The **RIGHT TO KNOW** what personal information we have collected about you, including the categories of personal information, the categories of sources from which personal information is collected, the business or commercial purpose for collecting, selling, or sharing personal information, the categories of third parties to whom we disclose personal information, and the specific pieces of personal information we have collected about you;
- The **RIGHT TO DELETE** personal information that we have collected about you, subject to certain exceptions; and
- The **RIGHT TO CORRECT** inaccurate personal information that we maintain about you.

As noted in our Information Practices, we do not sell or share your personal information as defined by the CCPA, and do not use or disclose sensitive personal information for purposes other than those permitted by the CCPA.

You or your authorized agent may exercise your rights by accessing the link below or by contacting us at our toll-free number, 800-869-0355, Ext. 4279, and asking for a member of our Privacy Team:

<https://privacyportal.onetrust.com/webform/3cddfb86-5c79-4054-b0c7-782aae8d7fc5/70f648ff-75bb-42aa-ac06-b6a25390a261><https://privacyportal.onetrust.com/webform/3cddfb86-5c79-4054-b0c7-782aae8d7fc5/70f648ff-75bb-42aa-ac06-b6a25390a261>

To respond to your request, we must be able to verify your identity. To verify your request, we ask for information such as your name, street mailing address, email address, and policy number, and use reasonable methods to attempt to confirm your identity and provide an appropriate response. We will use the information you provide to verify your identity and respond to your request and for no other purpose. We may not process all requests. For example, a legal exception may apply, or your information may be exempt from the CCPA.

We cannot and will not discriminate against you for exercising any of these rights.

### **Contact Information**

If you have questions or concerns about Assurity's privacy policy or information practices, you may contact us at:

Privacy Officer  
PO Box 82533  
Lincoln, NE 68501-2533

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