

## CALIFORNIA CONSUMER PRIVACY ACT NOTICE

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS (“**Notice**”) supplements the information contained in the Privacy Notice of Assurant, Inc. and its subsidiaries (collectively, “**we**,” “**us**,” or “**our**”) and applies solely to visitors, users, and others who reside in the State of California (“**consumers**” or “**you**”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“**CCPA**”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

If you are a California resident, the following provisions apply to our processing of 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 subject to the CCPA (“**Personal Information**”). For such residents, the provisions of this Notice prevail over any conflicting provisions in the Privacy Statement of Assurant, Inc.

### **Your Rights and Choices**

The CCPA provides consumers with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise your rights.

#### *Access to Specific Information and Data Portability Rights*

You have the right to request that we provide to you your Personal Information that we collect, use, disclose, and/or sell. This includes:

- The categories of Personal Information we collected about you (1798.110(a)(1));
- The categories of sources for the Personal Information we collected about you (1798.110(a)(2));
- Our business or commercial purpose for collecting that Personal Information (1798.110(a)(3));
- The categories of third parties with whom we share that Personal Information (1798.110(a)(4)); and/or
- The specific pieces of Personal Information we collected about you (also called a data portability request) (1798.110(a)(5)).

#### *Exercising CCPA Rights*

To exercise the rights afforded to you under the CCPA, please submit a verifiable consumer request to us by either:

- Visiting [www.Assurant.com/DataProtection/USA](http://www.Assurant.com/DataProtection/USA), and clicking on the “Exercise My Rights” button; or
- Calling us at 1-800-280-9577

Only you or a registered agent may make a verifiable consumer request related to your Personal Information. If applicable, you may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or disclosure twice within a 12-month period, and the request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

In order to process your request safely and protect your Personal Information, it is required that you go through an identification verification process that will ask you for certain required information (including but not limited to your name, your date of birth, the last four digits of your SSN, your email address, your Assurant product, your address, your photo, and a copy of your photo ID). In the instance that your identification can not be verified, you will be contacted. We cannot respond to requests if we cannot verify your identity. Making a verifiable consumer request does not require you to create an account with us.

#### *Response Timing and Format*

We will respond to a verifiable consumer request within 45 days of its receipt. If we require more time, we will inform you of the reason and the extension period in writing. Any disclosures we provide will only cover the 12-month period before the date the verifiable consumer request was received. If we cannot process your request, we will explain the reasons why we cannot comply with the request. All responses will provide your Personal Information in an easy to read format.

We will not charge a fee to process or respond to your request unless your request requires additional resources outside of our normal data request process. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

#### *Deletion Request Rights*

You have the right to request that we delete any of your Personal Information that we collected from you, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your Personal Information from our records, unless an exception applies. Deletion requests will be processed by either: deleting your Personal Information; de-identifying your Personal Information; and/or aggregating your Personal Information.

We may deny your deletion request if retaining the Personal Information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you;

2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
3. Debug products to identify and repair errors that impair existing intended functionality;
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law;
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *seq.*);
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent;
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us;
8. Comply with a legal obligation; and/or
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

If we use your Personal Information for a business purpose or if we sell your Personal Information, you have the right to request the following to be disclosed:

1. The categories of Personal Information that the business collected about you;
2. The categories of Personal Information that the business sold about you and the categories of third parties and/or service providers to whom the Personal Information was sold;
3. The categories of Personal Information that the business disclosed about you for a business purpose.

### **Information We Collect**

Please see the chart below for more information on the categories of Personal Information we collect, the source from which we collect Personal Information, the third parties whom we share Personal Information with, and the business/commercial purposes of the Personal Information we collect.

<u>Categories of Personal Information Collected or Shared</u>	<u>Sources from which Personal Information is Collected</u>	<u>Business or Commercial Purposes of Personal Information</u>	<u>Categories of Third Parties with Whom we Share Personal Information With</u>
<p><b>Category A: Identifiers</b>, such as a 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.</p>	<ul style="list-style-type: none"> <li>• Business partners, clients, agents, and brokers</li> <li>• Customers and direct sources</li> </ul>	<ul style="list-style-type: none"> <li>• To fulfill or meet the reason for which the information is provided;</li> </ul>	<ul style="list-style-type: none"> <li>• Our affiliates;</li> <li>• Third parties and service providers;</li> </ul>
<p><b>Category B: California Customer Records personal information categories</b>, such as a 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. Some personal information included in this category may overlap with other categories.</p>	<ul style="list-style-type: none"> <li>• Internal operations</li> <li>• Regulators or government entities</li> <li>• Third party service providers</li> </ul>	<ul style="list-style-type: none"> <li>• To provide you with information, products or services that you request from us;</li> <li>• To provide you with email alerts concerning our products or services that may be of interest to you;</li> </ul>	<ul style="list-style-type: none"> <li>• Regulators and other government entities;</li> <li>• Business partners, clients, agents, and brokers; and/or</li> <li>• Law enforcement and others that provide legal services.</li> </ul>
<p><b>Category C: Characteristics of protected classifications under California or federal law</b>, such as age (40 years or older), race, color, 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).</p>		<ul style="list-style-type: none"> <li>• To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections;</li> </ul>	
<p><b>Category D: Commercial information</b>, such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>		<ul style="list-style-type: none"> <li>• To improve our website and present its contents to you;</li> </ul>	
<p><b>Category E: Biometric information</b>, such as Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.</p>		<ul style="list-style-type: none"> <li>• For testing, research, analysis and product development;</li> <li>• As necessary or appropriate to protect the rights, property or safety of us, our clients or others;</li> </ul>	
<p><b>Category F: Internet or other similar network activity</b>, such as browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.</p>		<ul style="list-style-type: none"> <li>• To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations; and/or</li> </ul>	
<p><b>Category G: Geolocation data</b>, such as physical location or movements.</p>		<ul style="list-style-type: none"> <li>• As described to you when collecting your personal information.</li> </ul>	
<p><b>Category H: Sensory data</b>, such as audio electronic, visual, thermal, olfactory or similar information.</p>			
<p><b>Category I: Professional or employment-related information</b> such as recent job or supervisory history</p>			
<p><b>Category J: Education information</b>, information that is not "publicly available personally identifiable information" as defined in the California Family Educational Rights and Privacy Act</p>			
<p><b>Category K: Inferences</b>, that could be used to create a profile reflecting a consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and/or aptitudes.</p>			

### **Use of Personal Information (Purpose)**

As described in the chart above, we may use or disclose the personal information we collect for one or more of the mentioned business purposes.

Under the CCPA, selling includes the disclosure of your personal information to third parties who provide services on our behalf. While we do engage in sharing with third parties in order to better serve you and to fulfill business purposes as described herein, Assurant does not engage in other “selling” of your personal information.

We will not use or collect your Personal Information for any different purposes without first providing you notice and obtaining your consent.

### **Sharing Personal Information**

We may disclose your Personal Information to a third party for a business purpose. As described in the chart above, in the preceding twelve (12) months, we may have disclosed the following categories of Personal Information for a business purpose:

Category A: Identifiers;

Category B: California Customer Records personal information categories;

Category C: Protected classification characteristics under California or federal law;

Category D: Commercial Information

Category E: Biometric Information

Category F: Internet or other similar network activity

Category G: Geolocation Data

Category H: Sensory Data

Category I: Professional or employment-related information

Category J: Education Information; and/or

Category K: Inferences.

The categories of third parties with whom we disclose your Personal Information for a business purpose are also listed in the preceding chart.

### **In the last 12 months we have not sold any personal information.**

We do not sell any Personal Information to third parties for a business or commercial purpose, and we have not sold any Personal Information to third parties for a business or commercial purpose within the past 12 months. Additionally, we do not sell the Personal Information of minors under the 16 years of age.

### **Authorized Agent**

Under California law, you may designate an authorized agent to make a request on your behalf. You may make such a designation by providing the agent with written permission to act on your behalf. As permitted by law, we may require you to verify your own identity in response to a request even if you choose to use an agent. We may choose to deny a request from an agent

that does not submit proof that they have been authorized by a consumer to act on their behalf.

### **Non-Discrimination**

We will not discriminate against you for exercising any of your CCPA rights. This means, unless permitted by the CCPA, we will not:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including granting discounts or other benefits, or imposing penalties;
- Provide you a different level or quality of goods or services; or
- Suggest that you may receive a different price or rate for goods or services, or a different level or quality of goods or services.

### **Changes to Our Privacy Notice**

We reserve the right to amend this Notice at our discretion and at any time. Please check back here annually for updates, revisions, and forthcoming CCPA data request metrics.

### **Contact Information**

If you have any questions or comments about this Notice, the Privacy Notice of Assurant, the ways in which we collect and use your Personal Information, or your choices and rights regarding such use, please do not hesitate to contact us via email at [theprivacyoffice@assurant.com](mailto:theprivacyoffice@assurant.com).

To exercise your rights and make a Personal Information request, please visit us online and submit your request at [www.assurant.com/DataProtection/USA](http://www.assurant.com/DataProtection/USA).

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