

Liberty Mutual Privacy Notice and Notice of Insurance Information Practices – California Effective October 2025

Liberty Mutual Group and its affiliates, subsidiaries, and partners (collectively “Liberty Mutual” or “we”, “us” and “our”) provide insurance to individuals. This Notice applies to you if you are a **California resident and** are contacting us to learn about our products, to buy insurance for yourself (for example, auto insurance), or if you are filing a claim against a policy. In this Notice, we explain how we gather, use, share, and protect your data.

What Personal Data Do We Collect?

The types of personal data we gather and share depend on both the product and your relationship to us. For example, we may gather different data if you are a claimant reporting an injury than if you want a quote for auto insurance. The data we gather can include your Social Security Number, income, transaction data such as account balances and payment history, and data from consumer reports. It may also include data gathered in connection with our provision of insurance services, when you apply for such services, or resulting from other contacts with you. It may also include:

- **Identifiers**, including 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, or other similar identifiers;
- **Personal data**, such as your name, signature, Social Security Number, physical characteristics or description, address, telephone number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, financial data, precise geolocation, medical data, or health insurance data;
- **Protected classification characteristics described in California Civil Code § 1798.80(e)**, including age, race, color, 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, or veteran or military status;
- **Commercial data**, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories and tendencies;
- **Internet or other similar network activity**, including browsing history, search history, data about a consumer’s interaction with a website, application, or advertisement;
- **Audio, electronic, and visual data**, including photographs, aerial imagery, videos, audio and voice recordings, and related transcriptions;
- **Professional or employment related data**, including current or past job history;
- **Inferences drawn from other personal data**, such as a profile reflecting a person’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes;
- **Risk data**, including data about your driving and/or accident history; this may include data from consumer reporting agencies, such as your motor vehicle records, and loss history data, health data, or criminal convictions;
- **Claims data**, including data about your previous and current claims, which may include data regarding your health, criminal convictions, third party reports, or other personal data.

For information about the types of personal data we have gathered in the past twelve months, please go to lmi.co/caprivacynotices and click on the link for the California Privacy Policy (Consumers).

If you choose to participate in RightTrack or other telematics programs, we may also collect and process other types of information. For more information about how Liberty Mutual processes telematics information, please visit lmi.co/privacy and select the Privacy Notice for Telematics Application.

How do you gather my data?

We gather your personal data directly from you . For example, you provide us with data when you:	We also gather your personal data from other sources . For example:
• ask about or buy insurance or file a claim	• your insurance agent or broker
• pay your policy	• your employer, association, or business (if you are insured through them)

visit our websites, call us, or visit our office	our affiliates or other insurance companies about your transactions with them
	consumer reporting agencies, Motor Vehicle Departments and inspection services, to gather your credit history, driving record, claims history, or value and condition of your property
	other public directories and sources
	third parties, including other insurers, brokers and insurance support organizations who you have communicated with about your policy or claim, anti-fraud databases, sanctions lists, court judgments and other databases, government agencies, open electoral register, or in the event of a claim, third parties including other parties to the claim, witnesses, experts, loss adjustors, and claim handlers
	other third parties who take out a policy with us and are required to provide your data, such as when you are named as a beneficiary or where a family member has taken out a policy that requires your personal data

Organizations that share data with us may keep it and disclose it to others as permitted by law. For data about how we have gathered personal data in the past twelve months, please go to lmi.co/caprivacynotices and click on the link for the California Privacy Policy (Consumers).

How Do We Use Your Personal Data?

Liberty Mutual uses your data to provide you with our products and services and as otherwise provided in this notice. We may use your data and the data of our former customers for our business and other compatible purposes. Our business purposes include, for example:

<u>Business Purpose</u>	<u>Data Categories</u>	<u>Do we share or sell your information as defined by CPRA</u>
Market, sell and provide insurance. This includes, for example: - calculating your premium - determining your eligibility for a quote - confirming your identity and servicing your policy	- Identifiers - Personal information - Protected classification characteristics - Commercial internet or other similar network activity - Audio, electronic, and visual data - Professional or employment related information - Inferences drawn from other personal information - Risk data - Claims data	No.
Manage your claim. This includes, for example: - managing your claim, if any - conducting claims investigations	- Identifiers - Personal information - Protected classification characteristics - Commercial information	No.

• conducting medical examinations • conducting inspections, appraisals • providing roadside assistance • providing rental car replacement or repairs	• Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data	
Day-to-day business and insurance operations. This includes, for example: • creating, maintaining, customizing, and securing accounts • supporting day-to-day business and insurance related functions • doing internal research for technology and development; • marketing and creating products and services • conducting audits related to a current contact with a consumer and other transactions • as described at or before the point of gathering personal data or with your authorization	• Identifiers • Personal information • Protected classification characteristics • Commercial information • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data	No.
Security and fraud detection. This includes, for example: • detecting security issues • protecting against fraud or illegal activity, and to comply with regulatory and law enforcement authorities • managing risk and securing our systems, assets, infrastructure, and premises • helping to ensure the safety and security of Liberty staff, assets, and resources, which may include physical and virtual access controls and access rights management • utilizing supervisory controls and other monitoring and reviews, as permitted by law;	• Identifiers • Personal information • Protected classification characteristics • Commercial information • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data	No.

and emergency and business continuity management		
Regulatory and legal requirements. This includes for example: - maintaining controls and access rights management - evaluating or conducting a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Liberty's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal data held by Liberty is among the assets transferred - exercising and defending our legal rights and positions - meeting our contract obligations - responding to law enforcement requests as required by applicable law, court order, or governmental regulations - as otherwise permitted by law	- Identifiers - Personal information - Protected classification characteristics - Commercial information - Internet or other similar network activity - Audio, electronic, and visual data - Professional or employment related information - Inferences drawn from other personal information - Risk data - Claims data	No.
Improve your customer experience and our products. This includes, for example: - improving your customer experience, our products, and service - providing support, personalizing and developing our website, products, and services - creating and offering new products and services - utilizing personal data to fine tune artificial intelligence models related to customer experience and products	- Identifiers - Personal information - Commercial information - Internet or other similar network activity - Audio, electronic, and visual data - Professional or employment related information - Inferences drawn from other personal information - Risk data - Claims data	No.
Analytics to identify, understand, and manage our risks and products. This includes, for example: - conducting analytics to better identify, understand, and manage risk and our products - utilizing personal data to fine tune artificial intelligence models related to customer experience and products	- Identifiers - Personal information - Protected classification characteristics - Commercial information - Internet or other similar network activity - Audio, electronic, and visual data	No.

	• Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data	
Customer service and technical support. This includes, for example: • answering questions and provide notifications • providing customer and technical support	• Identifiers • Personal information • Commercial information • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data	No.
Cross-context behavioral advertising	• Identifiers • IP address • Internet or other similar network activity	We share this information with service providers such as search engines and social media platforms.

Liberty Mutual will not collect additional categories of personal information or use the personal information we collected for materially unrelated, or incompatible purposes without updating our notice.

Do We Disclose Your Personal Data?

Liberty Mutual does not sell your personal data as defined by California law.

Liberty Mutual shares your personal data as disclosed above. The California privacy law defines sharing as “communicating orally, in writing, or by electronic or other means, a consumer’s personal information . . . to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration.” For example, this occurs when you visit a Liberty Mutual website. Cookies or pixels are deployed that then allow us to show you targeted advertisements when you visit other websites or social media platforms. You have the right to opt-out of this type of sharing and you may learn more about those rights at lmi.co/caprivacychoices.

This type of sharing is different from disclosing personal information to other entities to perform a service related to providing insurance or processing your claim. How we disclose data to these types of entities is set forth below.

Liberty Mutual may disclose personal data with affiliated and non-affiliated third parties, including:

- Liberty Mutual affiliates;
- Service Providers (such as auto repair facilities, towing companies, property inspectors, and independent adjusters);
- Insurance support organizations;
- Brokers and agents;
- Public entities (e.g. regulatory, quasi-regulatory, tax or other authorities, law enforcement agencies, courts, and arbitrational bodies);
- Fraud prevention agencies;
- Consumer reporting agencies;
- Advisors including law firms, accountants, auditors, and tax advisors;
- Insurers, re-insurers, policy holders, and claimants;
- Group policyholders (for reporting claims data or an audit);
- A person, organization, affiliates or service providers conducting actuarial or research studies; and

- As permitted by law.

We may also disclose data with other companies that provide marketing services on our behalf or as part of a joint marketing agreement for products offered by Liberty Mutual. We will not disclose your personal data to others for their own marketing purposes.

We may also disclose data about our transactions (such as payment history) and experiences (such as claims made) with you to our affiliates.

Liberty Mutual may disclose the following categories of personal data as needed for business purposes:

Identifiers	Personal data
Protected classification characteristics	Commercial data
Internet or other similar network activity	Audio, electronic, and visual data
Professional, employment, and education data	Inferences drawn from personal data
Risk data	Claims data

For information about how we have shared personal data in the past twelve months, please go to lmi.co/caprivacynotices and click on the link for the California Privacy Policy (Consumers).

How Do We Keep Your Personal Data Safe?

We maintain physical, electronic, and administrative safeguards created to protect your data from unauthorized access. Our employees and agents are authorized to access your data only for legitimate business purposes.

How Long Does Liberty Mutual Retain Each Category of Personal Data?

We retain your information in accordance with our legal obligations, our records retention policies, or as otherwise permitted by law. For example, we may have a legal obligation to retain information relating to your policies or claims with us. We will delete your data once the legal obligation expires or after the period of time specified in our records retention policies. The period of retention is subject to our review and alteration.

How does my Agent or Broker Use My Data?

Your independent agent or broker is independent from Liberty Mutual and is not subject to our privacy policy. Because your agent or broker works with you directly, he or she may have data about you that we do not have. Your agent or broker may use this data differently than we do. Contact your agent or broker to learn more about their privacy practices.

Children's Privacy

We do not direct our services to individuals under the age of thirteen (13) and we request that these individuals do not provide personal data through our services.

What Rights Do I Have to Learn More About My Personal Data?

You may have rights under California laws to learn more about our privacy practices.

For example, under the California Insurance Code, you may request a copy of certain data about you to review its completeness and accuracy. You must make this request in writing by contacting us as indicated below. We have thirty business days after receiving your request to send the data to you.

To the extent required by law, we will also share the name and address of any consumer reporting agency from which we have received information about you. Some data we are not required to share.

If you believe the data we have about you is incorrect, you may notify us in writing of what you would like to correct and why. We will respond within thirty business days.

If we agree, we will change our records. We will send the change to any organization that has received the inaccurate information from us. It will also be included in any later disclosures to others.

If we disagree, we will tell you why. You can write us a short statement explaining why you believe that the data is incorrect. This will become part of the file. We will also send it to any persons that have received the disputed information from us. It will also be included in any later disclosures to others.

Please note that information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.

You may have additional rights under other California laws. For more information about these rights, please go to lmi.co/caprivacynotices and click on the link California Privacy Policy (Consumers). If you cannot access the link, please contact us.

How to Contact Us:

You can submit requests, seek additional information, or obtain a copy of our Privacy Notice in an alternative format by either:

Calling: 800-344-0197
Email: Privacy@libertymutual.com
Online: www.libertymutualgroup.com/privacy-policy/data-request
lmi.co/caprivacynotices
Mail: Liberty Mutual Insurance Company
175 Berkeley St.
Boston, MA 02116
Attn: Privacy Office

Who is providing this Notice?

This Privacy Notice is provided on behalf of the following Liberty Mutual companies and affiliates:

America First Insurance Company, America First Lloyd's Insurance Company, American Compensation Insurance Company, American Fire and Casualty Company, Bloomington Compensation Insurance Company, Colorado Casualty Insurance Company, Consolidated Insurance Company, Employers Insurance Company of Wausau, Excelsior Insurance Company, Golden Eagle Insurance Corporation, Hawkeye-Security Insurance Company, Indiana Insurance Company, Ironshore Indemnity Inc., Ironshore Specialty Insurance Company, Liberty County Mutual Insurance Company, Liberty Insurance Corporation, Liberty Insurance Underwriters Inc., Liberty Lloyds of Texas Insurance Company, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, Liberty Mutual Mid-Atlantic Insurance Company, Liberty Mutual Personal Insurance Company, Liberty Northwest Insurance Corporation, Liberty Personal Insurance Company, Liberty Surplus Insurance Corporation, LM General Insurance Company, LM Insurance Corporation, LM Property and Casualty Insurance Company, Meridian Security Insurance Company, Mid-American Fire & Casualty Company, Milbank Insurance Company, Montgomery Mutual Insurance Company, National Insurance Association, North Pacific Insurance Company, Ohio Security Insurance Company, Oregon Automobile Insurance Company, Patrons Mutual Insurance Company of Connecticut, Peerless Indemnity Insurance Company, Peerless Insurance Company, Plaza Insurance Company, Rockhill Insurance Company, San Diego Insurance Company, State Auto Insurance Company of Ohio, State Auto Insurance Company of Wisconsin, State Auto Property & Casualty Insurance Company, State Automobile Mutual Insurance Company, The First Liberty Insurance Corporation, The Midwestern Indemnity Company, The Netherlands Insurance Company, The Ohio Casualty Insurance Company, Wausau Business Insurance Company, Wausau General Insurance Company, Wausau Underwriters Insurance Company, and West American Insurance Company.

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