

**Liberty Mutual Pet Insurance –
Notice of Privacy Policy & Insurance Information Practices
Effective June 2026**

Liberty Mutual Insurance Company and its affiliates and subsidiaries (collectively “Liberty Mutual” or “we,” “us” and “our”) provide insurance for your pet. We value you as a customer and take your personal privacy seriously. This Notice applies to you if you are contacting us to learn about our products, buy insurance for your pet, file a claim against a policy, or apply for renewal, reinstatement or change in insurance benefits. In this Notice, we explain how we gather, use, share, and protect your data.

What Personal Data Do We Collect?

We gather certain personal data about you in connection with our provision of insurance services for your pet, when you apply for such services, or resulting from other contacts with you. The data we gather can include information from veterinarian records and transaction data such as account balances and payment history. It may also include:

- **Identifiers**, including a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers;
- **Personal data**, such as your name, signature, address, telephone number, insurance policy number, education, employment, bank account number, or financial data;
- **Audio, electronic, and visual data**, including photographs, videos, audio and voice recordings, and related transcriptions;
- **Internet or other similar network activity**, including browsing history, search history, data on a consumer’s interaction with a website, application, or advertisement;
- **Professional or employment related data**, including your current job;
- **Claims data**, including data about your previous and current claims, which may include third party reports or other personal data.

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 people . 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
	• third parties, including other insurers, brokers and insurance support organizations who you have communicated with about your policy or claim, or in the event of a claim, third parties including claim handlers

Organizations that share data with us may keep it and disclose it to others as permitted by law.

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>
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 data • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Claims data
Manage your claim. This includes, for example: • managing your claim, if any • conducting claims investigations • conducting inspections and appraisals	• Identifiers • Personal data • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • 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 data • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Claims data
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 Mutual staff, assets, and resources, which may include	• Identifiers • Personal data • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Claims data

physical and virtual access controls and access rights management • utilizing supervisory controls and other monitoring and reviews, as permitted by law; and emergency and business continuity management	
Regulatory and Legal Requirements. This includes for example: • maintaining controls and access rights management • to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Liberty Mutual's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal data held by Liberty Mutual is among the assets transferred • exercising and defending our legal rights and positions • meeting Liberty Mutual contract obligations • responding to law enforcement requests as required by applicable law, court order, or governmental regulations • as otherwise permitted by law	• Identifiers • Personal data • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Claims data
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 data • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Claims data
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 data • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Claims data

Customer service and technical support. This includes, for example: • answering questions and providing notifications • providing customer and technical support	• Identifiers • Personal data • Internet or other similar network activity • Audio, electronic, and visual data • Professional or employment related information • Claims data
Cross-Context Behavioral Advertising	• Identifiers • IP address • Internet or other similar network activity

Do We Disclose Your Personal Data?

Liberty Mutual does not sell your personal data.

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

- Liberty Mutual affiliates;
- Service providers;
- 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 entities;
- Advisors including law firms, accountants, auditors, and tax advisors;
- Insurers or re-insurers;
- 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 with 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
Internet network activity	Audio, electronic, and visual data
Professional or employment related data	Claims data

Residents of Vermont: We do not share personal data about Vermont residents with companies outside of our affiliates unless allowed by law.

How Do We Keep Your Personal Data Safe?

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. These safeguards comply with applicable laws. Our employees and agents are authorized to access your data only for legitimate business purposes.

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 Liberty Mutual does not have. Your agent or broker may use this data differently than Liberty Mutual. Contact your agent or broker to learn more about their privacy practices.

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.

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.

Additional Information for Residents of AZ, AK, CT, GA, IL, MA, ME, MN, MT, NC, NJ, NV, OH, OR, and VA

Insurance law may provide you with additional rights. For example, 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.

How to Contact Us:

You can obtain additional information by:

Calling:	800-344-0197
Email:	Privacy@libertymutual.com
Online:	Libertymutualgroup.com/privacy-policy/data-request
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 that provide pet insurance products: Liberty Mutual Fire Insurance Company, Liberty Insurance Underwriters Inc., Safeco Insurance Company of America and General Insurance Company of America.