

## Liberty Mutual Privacy Notice – California (Pet Insurance)

Effective April 2024

Liberty Mutual\* and its affiliates and subsidiaries (collectively “Liberty Mutual” or “we”, “us” and “our”) provide insurance for your pet. This Notice applies to you if you are a **California resident and** are contacting us to learn about our products, to buy insurance for your pet, 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?

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;
- **Internet or other similar network activity**, including browsing history, search history, data about 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.

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

### How do you gather my data?

We gather your personal data <b>directly from you</b> . For example, you provide us with data when you:	We also gather your personal data <b>from other people</b> . For example:
<ul style="list-style-type: none"><li>• ask about or buy insurance or file a claim</li></ul>	<ul style="list-style-type: none"><li>• your insurance agent or broker</li></ul>
<ul style="list-style-type: none"><li>• pay your policy</li></ul>	<ul style="list-style-type: none"><li>• your employer, association, or business (if you are insured through them)</li></ul>
<ul style="list-style-type: none"><li>• visit our websites, call us, or visit our office</li></ul>	<ul style="list-style-type: none"><li>• our affiliates or other insurance companies about your transactions with them</li></ul>
	<ul style="list-style-type: none"><li>• 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</li></ul>

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](http://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 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:

<b><u>Business Purpose</u></b>	<b><u>Data Categories</u></b>	<b><u>Do we share or sell your information as defined by CPRA</u></b>
<p><b>Market, sell and provide insurance.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>• calculating your premium;</li> <li>• determining your eligibility for a quote;</li> <li>• confirming your identity and servicing your policy;</li> </ul>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Personal Information</li> <li>• Internet or other similar network activity</li> <li>• Professional or employment related information</li> <li>• Claims data</li> </ul>	No.
<p><b>Manage your claim.</b></p>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Personal Information</li> <li>• Internet or other similar network activity</li> <li>• Professional or employment related information</li> <li>• Claims data</li> </ul>	No.
<p><b>Day to Day Business and Insurance Operations.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>• creating, maintaining, customizing, and securing accounts;</li> <li>• supporting day-to-day business and insurance related functions;</li> <li>• doing internal research for technology and development;</li> <li>• marketing and creating products and services;</li> <li>• conducting audits related to a current contact with a consumer and other transactions;</li> <li>• as described at or before the point of gathering personal data or with your authorization;</li> </ul>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Personal Information</li> <li>• Internet or other similar network activity</li> <li>• Professional or employment related information</li> <li>• Claims data</li> </ul>	No.
<p><b>Security and Fraud Detection.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>• detecting security issues;</li> <li>• protecting against fraud or illegal activity, and to comply with regulatory and law enforcement authorities;</li> <li>• managing risk and securing our systems, assets, infrastructure, and premises;</li> </ul>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Personal Information</li> <li>• Internet or other similar network activity</li> <li>• Professional or employment related information</li> <li>• Claims data</li> </ul>	No.

<ul style="list-style-type: none"> <li>• help to ensure the safety and security of Liberty staff, assets, and resources, which may include physical and virtual access controls and access rights management;</li> <li>• supervisory controls and other monitoring and reviews, as permitted by law; and emergency and business continuity management;</li> </ul>		
<p><b>Regulatory and Legal Requirements.</b> This includes for example:</p> <ul style="list-style-type: none"> <li>• controls and access rights management;</li> <li>• to evaluate or conduct 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;</li> <li>• exercising and defending our legal rights and positions;</li> <li>• to meet Liberty contract obligations;</li> <li>• to respond to law enforcement requests as required by applicable law, court order, or governmental regulations;</li> <li>• as otherwise permitted by law;</li> </ul>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Personal Information</li> <li>• Internet or other similar network activity</li> <li>• Professional or employment related information</li> <li>• Claims data</li> </ul>	No.
<p><b>Improve Your Customer Experience and Our Products.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>• improve your customer experience, our products, and service;</li> <li>• to provide support, personalize, and develop our website, products, and services;</li> <li>• create and offer new products and services;</li> </ul>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Personal Information</li> <li>• Internet or other similar network activity</li> <li>• Professional or employment related information</li> <li>• Claims data</li> </ul>	No.
<p><b>Analytics to identify, understand, and manage our risks and products.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>• conducting analytics to better identify, understand, and manage risk and our products;</li> </ul>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Personal Information</li> <li>• Internet or other similar network activity</li> <li>• Professional or employment related information</li> <li>• Claims data</li> </ul>	No.
<p><b>Customer service and technical support.</b> This includes, for example:</p> <ul style="list-style-type: none"> <li>• answer questions and provide notifications;</li> </ul>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Personal Information</li> <li>• Internet or other similar network activity</li> </ul>	No.

<ul style="list-style-type: none"> <li>provide customer and technical support.</li> </ul>	<ul style="list-style-type: none"> <li>Professional or employment related information</li> <li>Claims data</li> </ul>	
<b>Cross-Context Behavioral Advertising</b>	<ul style="list-style-type: none"> <li>Identifiers</li> <li>IP address</li> <li>Internet or other similar network activity</li> </ul>	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](http://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;
- Insurance support organizations;
- Brokers and agents;
- Public entities (e.g. regulatory, quasi-regulatory, tax or other authorities, law enforcement agencies, courts, arbitrational bodies, and fraud prevention agencies);
- 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 or other similar network activity	Professional, employment, and education data
Claims Data	

For information about how we have shared personal data in the past twelve months, please go to [lmi.co/caprivacynotices](http://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.

**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.

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 with 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.

You may have additional rights under other California laws. For more information about these rights, please go to [lmi.co/caprivacynotices](http://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](mailto:Privacy@libertymutual.com)
- Online: [Libertymutualgroup.com/privacy-policy/data-request](http://Libertymutualgroup.com/privacy-policy/data-request)  
[lmi.co/caprivacychoices](http://lmi.co/caprivacychoices)
- Mail: Liberty Mutual Insurance Company  
175 Berkeley St., 6<sup>th</sup> Floor  
Boston, MA 02116  
Attn: Privacy Office

**Who is providing this Notice?**

\*This Privacy Notice is provided on behalf of Liberty Mutual Fire Insurance Company.