

**Liberty Mutual Pet Insurance –  
Notice of Privacy Policy  
Effective April 2024**

Liberty Mutual\* 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;
- **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.

**How Do You Gather My Data?**

<p>We gather your personal data <b>directly from you</b>. For example, you provide us with data when you:</p> <ul style="list-style-type: none"> <li>▪ ask about or buy insurance or file a claim</li> </ul>	<p>We also gather your personal data <b>from other people</b>. For example:</p> <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.

**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>
<ul style="list-style-type: none"> <li>• <b>Market, sell and provide insurance.</b> This includes, for example: <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> </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>
<ul style="list-style-type: none"> <li>• <b>Manage your claim.</b></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>
<ul style="list-style-type: none"> <li>• <b>Day to Day Business and Insurance Operations.</b> This includes, for example: <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> </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>
<ul style="list-style-type: none"> <li>• <b>Security and Fraud Detection.</b> This includes, for example: <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> <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> </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>

<ul style="list-style-type: none"> <li>• <b>Regulatory and Legal Requirements.</b> This includes for example: <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> </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>
<ul style="list-style-type: none"> <li>• <b>Improve Your Customer Experience and Our Products.</b> This includes, for example: <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> </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>
<ul style="list-style-type: none"> <li>• <b>Analytics to identify, understand, and manage our risks and products.</b> This includes, for example: <ul style="list-style-type: none"> <li>• conducting analytics to better identify, understand, and manage risk and our products;</li> </ul> </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>
<ul style="list-style-type: none"> <li>• <b>Customer service and technical support.</b> This includes, for example: <ul style="list-style-type: none"> <li>• answer questions and provide notifications;</li> <li>• provide customer and technical support.</li> </ul> </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>
<ul style="list-style-type: none"> <li>• <b>Cross-Context Behavioral Advertising</b></li> </ul>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• IP address</li> <li>• Internet or other similar network activity</li> </ul>

## 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, 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	

## 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 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.

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

Individuals may request access to a copy of their personal information. Liberty Mutual will honor requests for access after we have verified your identity. We will grant two requests per year. A request may be made to Liberty Mutual by contacting us as described below.

## How to Contact Us:

You can obtain additional information by:

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)  
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: Liberty Mutual Fire Insurance Company and Liberty Insurance Underwriters Inc.