

**Safeco Personal Lines –
Notice of Privacy Policy and Insurance Information Practices
Effective October 2025**

Safeco Insurance and its affiliates, subsidiaries, and partners (collectively “Safeco” or “we,” “us” and “our”) provide insurance to individuals. 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 yourself (for example, auto insurance), filing a claim against a policy, or applying 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?

The types of personal data we collect 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 collected 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 such as** 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.

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.

How Do We Use Your Personal Data?

Safeco 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 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
Manage your claim. This includes, for example: • managing your claim, if any • conducting claims investigations	• Identifiers • Personal information • Protected classification characteristics • Commercial information • Internet or other similar network activity

• conducting medical examinations • conducting inspections, appraisals • providing roadside assistance • providing rental car replacement or repairs	• Audio, electronic, and visual data • Professional or employment related information • Inferences drawn from other personal information • Risk data • Claims data
Day-to-day 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
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 our 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; and emergency and business continuity management	• 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
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 our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal data held by us is among the assets transferred	• 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

• 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	
Improve your customer experience and our products. This includes, for example: • improving your customer experience, our products, and service • providing support, personalizing 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
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 • 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
Cross-context behavioral advertising	• Identifiers • IP address • Internet or other similar network activity

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

Do We Disclose Your Personal Data?

Safeco does not sell your personal data.

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

- Safeco 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 entities;
- 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 Safeco. 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.

Safeco 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

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 Long Does Safeco 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 Safeco 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?

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

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.

Your Right to Have Your Policy Re-evaluated.

Your premium is determined by many factors. Like most insurance companies, Safeco uses credit information as a factor in determining the cost for some of the insurance products we offer. If you have an automobile, homeowners, condominium, renters, dwelling fire or motorcycle policy, then Safeco used your credit information to help determine your rate. You have the option to request that we re-evaluate your insurance premium using current credit information. You can make one request per year. If you request a re-evaluation, your new premium may be higher or lower than your current premium. Any changes to your policy premium will appear at your next renewal. Send us your request in writing; include your name, policy number and clearly state your request for a re-evaluation. Mail your request to Safeco Insurance, Attn: UW Verification & Policy Support, P.O. Box 704000, Salt Lake City, UT 84170-4000.

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 Safeco companies and affiliates: American Economy Insurance Company, American States Insurance Company, American States Insurance Company of Texas, American States Lloyds Insurance Company, American States Preferred Insurance Company, First National Insurance Company of America, General Insurance Company of America, Insurance Company of Illinois, Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Insurance Company of Oregon, Safeco Lloyds Insurance Company, Safeco National Insurance Company, Safeco Surplus Lines Insurance Company.