

Liberty Mutual Group California Privacy Notice
California Third Parties
(Effective January 1, 2020)

Liberty Mutual Group and its affiliates, subsidiaries, and partners (collectively “Liberty Mutual” or “we”, “us” and “our”) provide insurance to individuals, companies and other insurers. We are committed to protecting your privacy and personal information. This Privacy Notice pertains to you if you are a **California resident who does not have an insurance policy with us and is not seeking information about getting a policy with us.** For example, you witnessed an accident or are insured by another company but are filing a claim against a Liberty Mutual policyholder. In this notice, we explain how we gather, use and share your data. For more information regarding our privacy policies and your rights as a California resident, please refer to our California Supplemental Privacy Policy at LibertyMutual.com/privacy

What Personal Data Do We Collect?

The types of personal data we gather and share depends 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 are a witness to an accident. We may collect:

- **Identifiers**, including a real name, alias, postal address, unique personal identifier, online identifier, email address, account name, Social Security number, or other similar identifiers;
- **Personal information described in California Civil Code § 1798.80(e)**, 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 information, medical information, or health insurance information;
- **Protected classification characteristics**, 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, veteran, or military status;
- **Commercial information**, including records of personal property, products or services purchased, obtained, or considered;
- **Professional or employment related information**, including current or past job history or performance evaluations;
- **Risk data**, including information about your driving and/or accident history; this may include data from your insurance company and from consumer reporting agencies, such as your motor vehicle records and loss history information, health data, or criminal offenses, including alleged offenses, criminal proceedings, court judgments, outcomes, and sentences; or
- **Claims data**, including information about your previous and current claims, which may include information regarding your health, criminal convictions, third party reports, other personal information, or any other information relevant to the claim you are presenting, or any past claims you may have filed.

For information about the types of personal data we have collected in the past twelve months, please go to www.LibertyMutual.com/privacy and click on the link for the California Supplemental Privacy Policy.

How Do We Use Your Personal Data?

Liberty Mutual uses your data for a limited number of uses described in this Notice. We do not sell your personal data as defined by California law. Your information may be used to:

<u>Business Purpose</u>	<u>Data Categories</u>
Sell and provide insurance to our insureds. <ul style="list-style-type: none">▪ For example, we may need the personal contact information of a broker when providing insurance to an individual.	<ul style="list-style-type: none">▪ Identifiers▪ Personal Information▪ Internet or other similar network activity

	<ul style="list-style-type: none"> ▪ Professional or employment related information
<p>Manage and administer claims. For example, we</p> <ul style="list-style-type: none"> ▪ manage your claim, if any; ▪ communicate with the policyholder about claims; ▪ conduct claims investigations, medical examinations, inspections, appraisals, roadside assistance, rental car replacement, or repairs; 	<ul style="list-style-type: none"> ▪ Identifiers ▪ Personal Information ▪ Protected Classification Characteristics ▪ Commercial Information ▪ Internet or other similar network activity ▪ Professional or employment related information ▪ Inferences drawn from other personal information ▪ Risk data ▪ Claims data
<p>Support day-to-day business operations and insurance related functions. For example, we</p> <ul style="list-style-type: none"> ▪ use your data as described at or before the point of collecting personal information or with your authorization; ▪ conduct audits related to a current interaction with a consumer and concurrent transactions; ▪ confirm your identity and service our customers' policies; 	<ul style="list-style-type: none"> ▪ Identifiers ▪ Personal Information ▪ Protected Classification Characteristics ▪ Commercial Information ▪ Internet or other similar network activity ▪ Professional or employment related information ▪ Inferences drawn from other personal information ▪ Risk data ▪ Claims data
<p>Security and Fraud Detection. For example, we</p> <ul style="list-style-type: none"> ▪ detect security incidents; ▪ protect, prevent, detect, and investigate fraudulent or illegal activity, and to comply with regulatory and law enforcement authorities; ▪ manage risk and secure our systems, assets, infrastructure, and premises; ▪ help ensure the safety and security of Liberty Mutual staff, assets, and resources, which may include, but is not limited to, physical and virtual access controls and access rights management; supervisory controls and other monitoring and reviews, as allowed by law; and emergency and business continuity management; 	<ul style="list-style-type: none"> ▪ Identifiers ▪ Personal Information ▪ Protected Classification Characteristics ▪ Commercial Information ▪ Internet or other similar network activity ▪ Professional or employment related information ▪ Inferences drawn from other personal information ▪ Risk data ▪ Claims data
<p>Regulatory and Legal Requirements. For example, we</p> <ul style="list-style-type: none"> ▪ 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 information held by Liberty Mutual about its Website users is among the assets transferred; ▪ exercise and defend our legal rights and positions; ▪ fulfill Liberty Mutual contractual obligations; ▪ respond to law enforcement requests as required by applicable law, court order, or governmental regulations; ▪ provide improved quality, training, and security; ▪ as otherwise permitted by law; 	<ul style="list-style-type: none"> ▪ Identifiers ▪ Personal Information ▪ Protected Classification Characteristics ▪ Commercial Information ▪ Internet or other similar network activity ▪ Professional or employment related information ▪ Inferences drawn from other personal information ▪ Risk data ▪ Claims data

<p>Analytics to identify, understand, and manage our risks and products. For example, we</p> <ul style="list-style-type: none"> ▪ conduct analytics and measurements to better identify, understand, and manage risk and our products; 	<ul style="list-style-type: none"> ▪ Identifiers ▪ Personal Information ▪ Protected Classification Characteristics ▪ Commercial Information ▪ Internet or other similar network activity ▪ Professional or employment related information ▪ Inferences drawn from other personal information ▪ Risk data ▪ Claims data
<p>Customer service and technical support. For example, we</p> <ul style="list-style-type: none"> ▪ answer questions and provide notifications; ▪ provide customer and technical support. 	<ul style="list-style-type: none"> ▪ Identifiers ▪ Personal Information ▪ Commercial Information ▪ Internet or other similar network activity ▪ Professional or employment related information ▪ Inferences drawn from other personal information ▪ Risk data ▪ Claims data

Who Do I Contact Regarding Privacy?

If you have any questions about this privacy notice, the California Privacy Notice Supplement, your rights or you need a copy of the notice in an alternative format please do not hesitate to contact Liberty Mutual at:

- Phone:** 800-344-0197
- Website:** libertymutual.com/privacy
- Email:** privacy@libertymutual.com
- Postal Address:** Liberty Mutual Insurance Company
175 Berkeley St., 6th Floor
Boston, MA 02116
Attn: Privacy Office