

Liberty Mutual Website Privacy Notice
Effective January 1, 2020

Liberty Mutual Group and its affiliates, subsidiaries, and partners (collectively “Liberty Mutual” or “we”, “us” and “our”) are dedicated to "Helping People Live Safer, More Secure Lives," including preserving your privacy on our website. In this privacy notice, we explain how we collect, process, use, and disclose information gathered from your visit to this site. This policy applies to all visitors of our website www.libertymutual.com and any affiliated website where this notice is linked. If you are an individual who has purchased insurance from Liberty Mutual, or if you are a claimant under a disability policy, you or your employer have received or will be receiving in the mail a copy of Liberty Mutual's Privacy Notice which contains important additional information about our privacy practices.

What Personal Data Do We Collect?

The types of personal data we gather and how we use it will depend on how you engage with this website. For example, if you start an insurance quote on our website, but decide to finish it later, we will save your information so you can pick up where you left off. We may use website information to serve ads to you across multiple devices, such as your computer, smartphone, or tablet, or to limit the number of times you see our ads. We may also use website information to customize your experience with and analyze your use of our websites and interaction with our ads.

You may also use our site to submit a claim or to obtain a quote for insurance. We will need different personal data for both of these types of visits. 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 gathered in connection with our provision of insurance services, when you apply for such services, or resulting from other contacts with you.

Depending on your relationship with us and how you interact with the website, we may also collect from you or third parties:

- **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, medical data, or health insurance data;
- **Protected classification characteristics described in California Civil Code § 1798.80(e)**, 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, 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;
- **Professional or employment related data**, including current or past job history or performance evaluations;
- **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.

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 purposes. We do not sell your personal data. Our business purposes include:

<u>Business Purpose</u>	<u>Data Categories</u>
Market, sell and provide insurance. This includes, for example:	<ul style="list-style-type: none">▪ Identifiers▪ Personal Information

<ul style="list-style-type: none"> • calculating your premium; • determining your eligibility for a quote; • confirming your identity and servicing your policy; 	<ul style="list-style-type: none"> ▪ 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>Manage your claim. This includes, for example:</p> <ul style="list-style-type: none"> ▪ managing your claim, if any; ▪ conducting claims investigations; ▪ conducting medical examinations; ▪ conducting inspections, appraisals; ▪ providing roadside assistance; ▪ providing 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>Day to Day Business and Insurance Operations. This includes, for example:</p> <ul style="list-style-type: none"> • 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; <p>as described at or before the point of gathering personal data or with your authorization;</p>	<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. This includes, for example:</p> <ul style="list-style-type: none"> ▪ 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; ▪ roadside assistance, rental car replacement, or repairs; ▪ 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; ▪ supervisory controls and other monitoring and reviews, as permitted 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. This includes for example:</p> <ul style="list-style-type: none"> ▪ 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 	<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

<p>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;</p> <ul style="list-style-type: none"> ▪ exercising and defending our legal rights and positions; ▪ to meet Liberty contract obligations; ▪ to respond to law enforcement requests as required by applicable law, court order, or governmental regulations; ▪ as otherwise permitted by law; 	<ul style="list-style-type: none"> ▪ Inferences drawn from other personal information ▪ Risk data ▪ Claims data
<p>Improve Your Customer Experience and Our Products. This includes, for example:</p> <ul style="list-style-type: none"> • improve your customer experience, our products, and service; • to provide support, personalize, and develop our website, products, and services; • create and offer new products and services; 	<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
<p>Analytics to identify, understand, and manage our risks and products. This includes, for example:</p> <ul style="list-style-type: none"> • conducting analytics 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. This includes, for example:</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

Do We Share Your Personal Data?

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

- Liberty Mutual 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, arbitrational bodies, and fraud prevention agencies);
- 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);
- Service providers and affiliates for actuarial or research studies; and
- As permitted by law.

We may also share 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 share your personal data with others for their own marketing purposes.

We may also share data about our transactions (such as payment history) and experiences (such as claims made) with you to our affiliates.

Does Liberty Mutual Use Cookies?

Cookies are sets of information that our web server assigns to you when you visit our web site. Cookies are used in a few areas of our site for maintaining information between pages. These cookies carry forward information that you submitted on one screen to the next screen. We may use IP addresses to learn other information concerning website visitors as described in this policy, but we do not learn the identity of the individual browsing our websites. When you select one of our products or services, register for a newsletter or e-mail alert, fill out an online form, or complete a survey, we may try to identify your browser and we may combine information from cookies, Web beacons, and other information collected online with other data that we maintain about you. You do have a choice whether or not to accept the cookie. If you reject the cookie or if cookies are disabled on your web browser, some parts of the web site will not work.

We use pixels tags, transparent GIF files, and third party vendors to help manage our online advertising and promotions. These tags collect anonymous (not personally identifiable) information about which advertisements and promotions bring users to our Web site. The tags enable us to recognize a unique cookie on your Web browser, which in turn enables us to learn how users respond to our online advertisements and promotions. With both cookie and tag technology, the information that we collect and share is anonymous and not personally identifiable. It does not contain your name, address, telephone number, or email address.

Behavioral Advertising Compliance Disclosure

Liberty Mutual and/or our partners may use data collected on this site to customize ads to you on other web sites as you browse the Web. If you do not want your browsing behavior used for online behavioral advertising purposes, [CLICK HERE](#) to opt-out from Liberty Mutual and/or [CLICK HERE](#) to opt-out of our third party partners.

DAA Compliance Disclosure

Liberty Mutual uses a service to comply with the cross-industry Self-Regulatory Program for Online Behavioral Advertising managed by the Digital Advertising Alliance (DAA) (<http://www.aboutads.info>). As part of this service, Liberty Mutual's online advertisements and Web sites are sometimes delivered with icons that help consumers understand how their data is being used and provide choice options to consumers that want more control.

Non Liberty Mutual Websites

Liberty Mutual is not responsible for the privacy practices or the content of any other web sites on the Internet that may be linked to the Liberty Mutual web site. Please note that when you click on links to web sites outside of www.libertymutual.com, you are transferred to another web site that may not be under Liberty Mutual's control. We encourage you to read the privacy statements of these linked sites as their privacy policy may differ from ours.

Changes to this Notice

Changes to this Notice will be posted here. Website visitors who are not policyholders should refer to the date at the top of this notice to see if it has been updated.

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

If you are a California resident, you may have additional rights to learn more about our privacy practices.

For more information about these rights, please go to libertymutual.com/privacy and click on the link California Supplemental Privacy Notice. If you cannot access the link, please contact us.

How to Contact Us:

You can additional information, or obtain a copy of our Privacy Notice in an alternative format by either:

Calling: 800-344-0197

Email: Privacy@libertymutual.com

Mail: Liberty Mutual Insurance Company
175 Berkeley St., 6th Floor
Boston, MA 02116
Attn: Privacy Office