

State Consumer Privacy Notice (For Producers Only)

This State Consumer Privacy Notice applies to residents of California and sets forth their rights under their respective state's comprehensive privacy laws.

This State Consumer Privacy Notice supplements our Online Services Privacy Policy (OSPP). Our OSPP provides you with additional information under the "How We Use Your Information," "What Information We Collect About You," and "How We Share Your Information" sections. It explains what personal information we collect about you, where and from whom we obtain it, why we collect it, and your respective state rights regarding it.

Our processing of your personal information

Depending on the online service with which you interact, we may have collected the following personal information about California residents, and have disclosed/shared it as described in chart below:

| Category of Personal Information | Collected | Categories of Third Parties to Which We Disclose PI for Business Purposes | Categories of Third Parties with Which We Share PI for Advertising Purposes |
|---|-----------|---|---|
| Identifiers , such as your name, postal address, email address, government-issued identifiers, IP address, or similar identifiers. | Yes | Contracted Service Providers, Employers, Vendors, Brokers, Insurance Carriers, Government Agencies, Specifically Authorized Representatives, etc. | None |
| Protected classification , such as your age, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), marital status, racial or ethnic origin, or other classifications protected under applicable federal or state law. | Yes | Contracted Service Providers, Employers, Vendors, Brokers, Insurance Carriers, Government Agencies, Specifically Authorized Representatives, etc. | None |
| Sensitive personal information ("Sensitive Personal Data") , such as Government-issued identification number, financial account information and account login credentials, precise geolocation information, contents of an email or text messages, genetic data, racial or ethnic origin, religious beliefs, biometrics data, health data, mental or physical health condition or diagnosis, data concerning sex life or sexual orientation, status as transgender or nonbinary, status as a | Yes | Contracted Service Providers, Employers, Vendors, Brokers, Insurance Carriers, Government Agencies, Specifically Authorized Representatives, etc. | None |

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| victim of a crime, data used for the purpose of inferring characteristics about a consumer, citizenship or immigration status, personal data collected from a child, and as defined under applicable law. | | | |
| Commercial information , such as records of personal property, products, or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies. | No | None | None |
| Biometric personal information (“Biometric Personal Data”) , such as your fingerprints, faceprints, voiceprints, iris or retina scans, genetic information, or other biological or physical patterns that are used to identify an individual. | No | None | None |
| Internet or other electronic network activity , such as your browser type and operating systems, browsing history, clickstream data, search history, and information regarding your interaction with a website, application, or advertisement. | No | None | None |
| Geolocation data , such as your physical location or movements. | No | None | None |
| Sensory data , such as audio, video, electronic, photographs, or similar information that are used to identify an individual. | No | None | None |
| Professional or employment-related information , such as your current or past job history, performance, or role or position or title. | No | None | None |
| Education information , such as where you attended school, your academic performance and related information. | No | None | None |
| Inferences , such as inferences drawn to create a profile reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, or aptitudes. | No | None | None |

Retention

We will retain your information for the period necessary to fulfill the purposes outlined in our Privacy Policy, consistent with our internal record-retention policies, and in accordance with applicable law. When assessing retention periods, we first examine whether it is necessary to retain information, and if retention is required, work to retain the information for the shortest period permissible under applicable law.

Personal Information does not include:

- De-identified or aggregated consumer information
- Publicly available information from government records
- Personal Information covered by certain state laws and federal laws including: Health Insurance Portability and Accountability Act of 1996 (HIPAA), Fair Credit Reporting Act (FCRA), and the Gramm-Leach-Bliley Act (GLBA)

Categories of Sources of Personal Information

We obtain the categories of personal information listed above from:

- You or your authorized agent,
- Service providers,
- Affiliates,
- Publicly available information,
- Organizations with which you are employed or affiliated, or
- Activity on our apps and websites.

Collection from these sources may occur online, in person, via paper or other electronic means, and may occur automatically where state law permits such profiling absent an explicit request to opt-out.

Why We Collect Personal Information

We collect your personal information for one or more of the following business purposes:

- To respond to an email or particular request from you
- To communicate with you
- To personalize services for you
- To process an application as requested by you
- To administer surveys and promotions
- To provide you with information that we believe may be useful to you, such as information about products or services provided by us or other businesses
- To perform analytics and to improve our products, websites, and advertising
- To comply with applicable laws, regulations, and legal processes
- To protect someone's health, safety, or welfare
- To protect our rights, the rights of affiliates or related third parties, or take appropriate legal action
- To keep a record of our transactions and communications
- To detect and protect against security incidents
- To debug to identify and repair errors

- As otherwise necessary or useful for us to conduct our business, so long as such use is permitted by law

Sharing or Selling Your Personal Information

We do not “share” or “sell” your personal information (as those terms are defined under applicable law).

We do not knowingly “share” or “sell” the personal information of children under the age of 16.

Sensitive Personal Data

We only process Sensitive Personal Data to render services or offer products to you.

Your Rights

Depending on the jurisdiction in which you live, you may have the following rights under applicable law:

- Right to request access and a copy of your personal information and information relating to how it is processed;
- Right to request deletion of your personal information;
- Right to request the correction or update of the personal information we hold about you;
- Right to opt-out of “sales” of your personal information and “sharing” of your personal information for cross-context behavioral advertising purposes (as these terms are defined under applicable law)
- Right to opt-out of targeted advertising;
- Right to limit our use of your Sensitive Personal Data;
- Right to opt-out of certain profiling activities;
- Right to not be unlawfully discriminated against for exercising your rights;
- Right to portability of your personal information;

These rights may be limited or denied in some circumstances. For example, we may retain your personal information where required or permitted under applicable law.

How to Exercise Your Rights

- You or your authorized agent may exercise your rights by:
 - Calling us at 800-474-4467; or
 - Submitting a webform [here](#).
- You or your authorized agent may be required to submit proof of your identity for these requests to be processed.
- We will not be able to comply with your request if we are unable to confirm your identity.
- You may designate an authorized agent to make a request on your behalf subject to proof of identity and authorization.

Appeals

Applicable law may require or permit us to decline your request. If the business declines your request, we will tell you why and you may appeal this decision.

- You may appeal by:
 - Calling us at 800-474-4467; or
 - Submitting the webform [here](#).
- If you remain concerned about the result of that appeal, you may contact the attorney general in your state of residency. Visit your State's Attorney General website to learn more.

Changes

We will review this notice annually and update it from time to time. Any changes will be posted on this page and will become effective as of the "Last Revised" date. We encourage you to review this notice periodically to be sure you are aware of those changes.

Last Revised: July 1, 2025