

California Consumer Privacy Act Notice

This notice addresses the California Consumer Privacy Act (CCPA) requirement that a business that collects a California consumer's personal information shall, at or before the point of collection, inform consumers as to the (1) categories of personal information to be collected and; (2) the purposes for which the categories of personal information shall be used. See *CCPA §1798.100(b)*. This Notice only applies to California residents.

Federated Insurance is a business that collects California consumers' personal information. The **categories** of information and **purposes** for which the information will be used, vary depending upon the reason Federated is collecting personal information. This Notice is provided to you because Federated is collecting information for purposes of preparing, offering or providing an insurance product or service.

The categories of personal information we may collect include the following:

- **Personal Identifiers:** such as a real name, signature, physical characteristics, physical description, alias, postal address, IP address, email address, telephone number, passport number, social security number, driver's license or state identification card number.
- **Financial Identifiers:** such as insurance policy number, bank account number, credit card number, debit card number, or any other financial information.
- **Medical Information:** such as health insurance or medical information, unique personal identifier for health insurance, online identifier, account name, or other similar identifiers;
- **Employment and Education Information:** such as education history, employment or professional history, education information, as defined in FERPA.
- **Protected classifications** under California or federal law, including: age, race, color, sex, creed, gender, sexual orientation and identity, national origin, disability, citizenship status, marital status, military or veteran status
- **Commercial information**, products or services purchased, obtained, or considered.
- **Internet or other electronic network activity information**, including, but not limited to, search history, and information regarding a consumer's interaction with an Internet Web site, or application.
- Audio, electronic, or similar information.

NOTE: Personal Information does not include publicly available information, which means information that is lawfully made available from federal, state, or local government records nor de-identified or aggregate consumer information.

Federated uses the categories of personal information we collect for the following **purposes**:

- To provide products and services that are requested
 - including , underwriting, maintaining and servicing accounts, providing customer services, processing or fulfilling requests and transactions, verifying customer information, processing payments, administering changes or amendments to existing products and services, processing claims, providing advertising or marketing services, providing analytic services, or providing similar services, and for Federated's operational purposes which are reasonably necessary and proportionate to achieve the purpose for which the information was originally collected.
- To recommend different or additional products or services, based upon the information provided as well as Federated's understanding of your insurance needs.
- Detecting security incidents, protecting against malicious, deceptive, fraudulent or illegal activity, and prosecuting those responsible for that activity.
- Debugging to identify and repair errors that impair existing intended functionality.
- Undertaking activities to verify or maintain the quality or safety of a service or product that is developed or provided by Federated, and to improve, upgrade, or enhance any service or product that is developed or provided by Federated.
- Auditing related to a current interaction with a consumer and concurrent transactions including auditing for compliance with the CCPA and other standards.
- Undertaking internal research for technological development and demonstration.
- Undertaking activities to verify or maintain the quality of services and products owned or controlled by Federated and to improve, upgrade or enhance those services and products.
- Advancing Federated's lawful commercial or economic interests.

For other legitimate purposes.

Our Privacy Policy can be found at: www.federatedinsurance.com/privacy-policy. Persons with a disability can receive alternate formats of this Notice by emailing consumerdatarequest@fedins.com.