

Privacy Notice – California

Effective January 1, 2020

We strive to protect your privacy. This notice applies to you if you are a **California resident** and are contacting us to learn about our products, to buy insurance for yourself (for example, renters insurance), or if you are filing a claim against a policy. 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 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 want a quote for renters 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 gathered 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, 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, 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 on 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.

For information about the types of personal data we have gathered in the past twelve months, please go to the [California Supplemental Privacy Policy](#).

How Do You Gather my Data?

1. We gather your personal data **directly from you**. For example, you provide us with data when you:

- ask about, buy insurance or file a claim
- pay your policy
- visit our websites, call us, or visit our office

2. We also gather your personal data **from other people**. For example:

- your insurance agent or broker
- your employer, association or business (if you are insured through them)
- 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 which requires your personal data

Organizations that share data with us may keep it and share it to others as permitted by law. For data about how we have gathered personal data in the past twelve months, please go to the [California Supplemental Privacy Policy](#).

How Do We Use Your Personal Data?

We use 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. Our business purposes include:

Business Purpose

Data Categories

Market, sell and provide insurance. This includes for example:

- calculating your premium;
- determining your eligibility for a quote;
- confirming your identity and service your policy;

- 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

Manage your claim. This includes for example:

- managing your claim, if any;
- conducting claims investigations;
- conducting medical examinations;
- conducting inspections, appraisals;
- providing roadside assistance;
- providing rental car replacement, or repairs;

- 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

Day to Day Business 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 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;

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; roadside assistance, rental car replacement, or repairs
- help to ensure the safety and security of our 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;

Regulatory and Legal Requirements. This includes for example:

- 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 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;
- exercising and defending our legal rights and positions;
- to meet our contract obligations;

- Risk data
- Claims data
- 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
- 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
- Identifiers
- Personal Information
- Protected Classification Characteristics
- Commercial Information
- Internet or other similar network activity

- to respond to law enforcement requests and as required by applicable law, court order, or governmental regulations;
- as otherwise permitted by law

- Professional or employment related information
- Inferences drawn from other personal information
- Risk data
- Claims data

Improve Your Customer Experience and Our Products. This includes for example:

- 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;

- 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

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;

- 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

Customer service and technical support:

- answer questions and provide notifications;
- provide customer and technical support.

- 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?

We do not sell your personal data as defined by California law.

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

- Affiliates;
- Service Providers (such as 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, 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 us. 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.

We may share the following categories of personal data as needed for business purposes:

- Identifiers
- Personal Data
- Protected Classification Characteristics
- Commercial Data
- Internet of other similar network activity

- Professional, employment and education data
- Inferences drawn from personal data
- Risk Data
- Claims Data

For information about how we have shared personal data in the past twelve months, please go to the [California Supplemental Privacy Policy](#).

Your Agent or Broker

Contact your agent or broker to learn more about their privacy practices.

How Do We Keep your Personal Data Safe?

We maintain physical, electronic, and administrative safeguards created to protect your data from unauthorized access. Our employees are authorized to access your data only for legitimate business purposes.

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

You may have rights under California laws to learn more about our privacy practices.

For example, under the California Insurance Code you may request a copy of certain information about you to review its completeness and accuracy. You must make this request in writing by contacting us as indicated below. We have 30 business days after receiving your request to send the data to you.

To the extent required by law, we will also tell you of any persons to whom we have shared the data in the last two years. 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 30 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 with 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.

You may have additional rights under other California laws. For more information about these rights, please go to the [California Supplemental Privacy Policy](#). If you cannot access the link, please contact us.

How to Contact Us:

You can submit requests, seek additional information, or obtain a copy of our privacy notice in an alternative format by either:

Calling: 844-788-0873

Email: ContactUs@msimga.com

Mail:

MSI

8821 Davis Blvd, Suite 500

Keller, TX 76248

Who is Providing this Notice?

This Privacy Notice is provided on behalf of the following MSI and affiliates: