

Privacy Notice at Collection for California Residents (Privacy Rights Notice)

Effective Date: 1/1/2021

Introduction

This Privacy Rights Notice applies to personal information of California residents to the extent the information is subject to the California Consumer Privacy Act of 2018 (CCPA). This Privacy Rights Notice does not apply to personal information collected pursuant to the federal Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act.

This Privacy Rights Notice may change from time to time, and the current effective date is set forth at the top of this Privacy Rights Notice. When possible, we will provide you with advance notice of our changes to this Privacy Rights Notice, and we will not make retroactive changes that reduce your privacy rights unless we are legally required to do so.

Personal Information We Collect and Use

We collect information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“PI”). We may collect the following categories of your PI for the following business or commercial purposes:

Category of PI: Identifiers

Examples of an Identifiers: your name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, policy number; social security number, driver’s license number, passport number, or other similar identifiers.

Business or Commercial Purpose for Which Identifiers are Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media through the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to speed up your searches; to recognize you when you return to the Services; for customer service,

security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services; to create, maintain, customize and secure your accounts and maintain the safety, security and integrity our of website, mobile applications, product and services, databases and other technology assets and business; to communicate with you, for example, and including without limitation, to investigate and respond to your inquiries about your policies or claims; to better understand how you access and use the Services, for the purposes of trying to improve the Services and to respond to your preferences, including language and location customization, personalized help and instructions, or other responses to your usage of the Services; to help us research, analysis and develop our new products and services and improve our existing products and services; to provide you with advertising and direct marketing that is more relevant to you; to provide you with alerts or other notices via electronic mail and/or text message concerning our products, services, events or news that may be of interest to you; to respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations; to enforce our Terms of Use or other applicable policies; and to assess the effectiveness of and improve advertising and other marketing and promotional activities on or in connection with the Services, and to tailor advertisements you see on other websites and mobile apps; as described to you when collecting your PI or as otherwise set forth in the California Consumer Privacy Act of 2018 (for California residents); to evaluate or conduct merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some of all the our assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which PI held by us about you is among the assets transferred; for internal business purposes; to process your activation or registration with any of our services; and to contact you with regard to your use of any of our services, and, in our discretion, changes to any of our services and products and our policies.

Category of PI: PI Categories Listed in the California Customer Records Statute (Cal. Civ. Code 1798.80(e)(CCR))

Examples of PI Categories Listed in the CCR: your name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.

Business or Commercial Purpose for Which PI Categories Listed in the CCR are Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media though the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to speed up your searches; to recognize you when you return to the Services;

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Category of PI: Characteristics of Protected Classifications under California or Federal Law

Examples of Characteristics of Protected Classifications under California or Federal Law: your race, color, age (40 years and older), ancestry, national origin (includes language use and possession of a driver's license issued to persons unable to provide their presence in the United State is authorized under federal law), citizenship, religion or creed, marital status, medical condition, disability (mental and physical including HIV/AIDS, cancer, and genetic characteristics), sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).

Business or Commercial Purpose for Which Characteristics of Protected Classifications under California or Federal Law are Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media though the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to

give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to speed up your searches; to recognize you when you return to the Services; for customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services; to create, maintain, customize and secure your accounts and maintain the safety, security and integrity our of website, mobile applications, product and services, databases and other technology assets and business; to communicate with you, for example, and including without limitation, to investigate and respond to your inquiries about your policies or claims; to better understand how you access and use the Services, for the purposes of trying to improve the Services and to respond to your preferences, including language and location customization, personalized help and instructions, or other responses to your usage of the Services; to help us research, analysis and develop our new products and services and improve our existing products and services; to provide you with advertising and direct marketing that is more relevant to you; to provide you with alerts or other notices via electronic mail and/or text message concerning our products, services, events or news that may be of interest to you; to respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations; to enforce our Terms of Use or other applicable policies; and to assess the effectiveness of and improve advertising and other marketing and promotional activities on or in connection with the Services, and to tailor advertisements you see on other websites and mobile apps; as described to you when collecting your PI or as otherwise set forth in the California Consumer Privacy Act of 2018 (for California residents); to evaluate or conduct merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some of all the our assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which PI held by us about you is among the assets transferred; for internal business purposes; to process your activation or registration with any of our services; and to contact you with regard to your use of any of our services, and, in our discretion, changes to any of our services and products and our policies.

Category of PI: Commercial Information

Examples of Commercial Information: records of your personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

Business or Commercial Purpose for Which Commercial Information is Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media through the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to

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Category of PI: Biometric Information

Examples of Biometric Information: physiological, biological or behavioral characteristics, including an individual's deoxyribonucleic acid (DNA), imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise.

Business or Commercial Purpose for Which Biometric Information is Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media though the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to speed up your searches; to recognize you when you return to the Services; for customer service,

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Category of PI: Internet or Other Electronic Network Activity Information

Examples of Internet or Other Electronic Network Activity Information: your browsing history, search history, and information regarding your interaction with our website, mobile applications or advertisements.

Business or Commercial Purpose for Which Internet or Other Electronic Network Activity Information is Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media though the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to speed up your searches; to recognize you when you return to the Services; for customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services; to create, maintain, customize and secure your accounts and maintain the safety, security and integrity our

of website, mobile applications, product and services, databases and other technology assets and business; to communicate with you, for example, and including without limitation, to investigate and respond to your inquiries about that your policies or claims; to better understand how you access and use the Services, for the purposes of trying to improve the Services and to respond to your preferences, including language and location customization, personalized help and instructions, or other responses to your usage of the Services; to help us research, analysis and develop our new products and services and improve our existing products and services; to provide you with advertising and direct marketing that is more relevant to you; to respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations; to enforce our Terms of Use or other applicable policies; and to assess the effectiveness of and improve advertising and other marketing and promotional activities on or in connection with the Services, and to tailor advertisements you see on other websites and mobile apps; as described to you when collecting your PI or as otherwise set forth in the California Consumer Privacy Act of 2018 (for California residents); for internal business purposes; to process your activation or registration with any of our services; and to contact you with regard to your use of any of our services, and, in our discretion, changes to any of our services and products and our policies.

Category of PI: Geolocation Data

Examples of Geolocation Data: your physical location and/or movements.

Business or Commercial Purpose for Which Geolocation Data is Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media through the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to speed up your searches; to recognize you when you return to the Services; for customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services; to create, maintain, customize and secure your accounts and maintain the safety, security and integrity our of website, mobile applications, product and services, databases and other technology assets and business; to communicate with you, for example, and including without limitation, to investigate and respond to your inquiries about your policies or claims; to better understand how you access and use the Services, for the purposes of trying to improve the Services and to respond to your preferences, including language and location customization, personalized help and instructions, or other responses to your usage of the Services; to help us research, analysis and develop our new products and services and improve our existing products and services; to provide you with advertising and direct marketing that is more relevant to you; to provide you with alerts or other notices via electronic mail and/or text message concerning our products, services, events or news that may

be of interest to you; to respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations; to enforce our Terms of Use or other applicable policies; and to assess the effectiveness of and improve advertising and other marketing and promotional activities on or in connection with the Services, and to tailor advertisements you see on other websites and mobile apps; as described to you when collecting your PI or as otherwise set forth in the California Consumer Privacy Act of 2018 (for California residents); for internal business purposes; to process your activation or registration with any of our services; and to contact you with regard to your use of any of our services, and, in our discretion, changes to any of our services and products and our policies.

Category of PI: Sensory Data

Examples of Sensory Data: your audio, electronic, visual, thermal, olfactory, or similar information.

Business or Commercial Purpose for Which Sensory Data is Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media through the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to speed up your searches; to recognize you when you return to the Services; for customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services; to create, maintain, customize and secure your accounts and maintain the safety, security and integrity of our website, mobile applications, product and services, databases and other technology assets and business; to communicate with you, for example, and including without limitation, to investigate and respond to your inquiries about your policies or claims; to better understand how you access and use the Services, for the purposes of trying to improve the Services and to respond to your preferences, including language and location customization, personalized help and instructions, or other responses to your usage of the Services; to help us research, analysis and develop our new products and services and improve our existing products and services; to provide you with advertising and direct marketing that is more relevant to you; to provide you with alerts or other notices via electronic mail and/or text message concerning our products, services, events or news that may be of interest to you; to respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations; to enforce our Terms of Use or other applicable policies; and to assess the effectiveness of and improve advertising and other marketing and promotional activities on or in connection with the Services, and to tailor advertisements you see on other websites and mobile apps; as described to you when collecting your PI or as otherwise set forth in the California Consumer Privacy Act of 2018 (for California residents); for internal business purposes; to process your activation or registration with any of

our services; and to contact you with regard to your use of any of our services, and, in our discretion, changes to any of our services and products and our policies.

Category of PI: Professional or Employment-Related Information

Examples of Professional or Employment-Related Information: your current and/or past employment history including performance evaluations, if you are or were employed by Amica.

Business or Commercial Purpose for Which Professional or Employment-Related Information is Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, contact or chat with a customer or claims service representative, apply for or purchase an Amica product, use other interactive features of the websites, or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; for customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services; to create, maintain, customize and secure your accounts and maintain the safety, security and integrity our of website, mobile applications, product and services, databases and other technology assets and business; to help us research, analysis and develop our new products and services and improve our existing products and services; to provide you with advertising and direct marketing that is more relevant to you; to provide you with alerts or other notices via electronic mail and/or text message concerning our products, services, events or news that may be of interest to you; to respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations; to enforce our Terms of Use or other applicable policies; and to assess the effectiveness of and improve advertising and other marketing and promotional activities on or in connection with the Services, and to tailor advertisements you see on other websites and mobile apps; as described to you when collecting your PI or as otherwise set forth in the California Consumer Privacy Act of 2018 (for California residents); to process your activation or registration with any of our services; and to contact you with regard to your use of any of our services, and, in our discretion, changes to any of our services and products and our policies.

Category of PI: Non-Public Education Information (as Defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99))

Examples of Non-Public Education Information (as Defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99)): education records, files, documents, and other materials directly related to a student maintained by an educational agency or institution or by a person acting for such an agency or institution, such as grades and transcripts or student disciplinary records.

Business or Commercial Purpose for Which Non-Public Education Information (as Defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99)) is Used:

Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, contact or chat with a customer or claims service representative, apply for or purchase an Amica product, use other interactive features of the websites, or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; for customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services; to create, maintain, customize and secure your accounts and maintain the safety, security and integrity our of website, mobile applications, product and services, databases and other technology assets and business; to help us research, analysis and develop our new products and services and improve our existing products and services; to provide you with advertising and direct marketing that is more relevant to you; to provide you with alerts or other notices via electronic mail and/or text message concerning our products, services, events or news that may be of interest to you; to respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations; to enforce our Terms of Use or other applicable policies; and to assess the effectiveness of and improve advertising and other marketing and promotional activities on or in connection with the Services, and to tailor advertisements you see on other websites and mobile apps; as described to you when collecting your PI or as otherwise set forth in the California Consumer Privacy Act of 2018 (for California residents); to process your activation or registration with any of our services; and to contact you with regard to your use of any of our services, and, in our discretion, changes to any of our services and products and our policies.

Category of PI: Inferences Drawn from Other PI

Examples of Inferences Drawn from Other PI: information used to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Business or Commercial Purpose for Which Inferences Drawn from Other PI are Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may use your PI to: provide the Services to you such as to obtain a quote, file or check the status of a claim, contact or chat with a customer or claims service representative, manage your account, pay your bill, apply for or purchase an Amica product, use other interactive features of the websites, connect with social media though the Services, or contact us for help or information or otherwise voluntarily provide your information; to operate, improve and personalize the products and services we offer, and to give you a more consistent and personalized experience when interacting with us through our website, mobile applications and through electronic mail and/or text message (with your consent, where required by law); to store information about your preferences, allowing us to customize the Services according to your individual interests; to speed up your searches; to recognize you when you return to the Services; for customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services; to create, maintain, customize and

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We do not sell your PI.

For Further Information

Please visit our website <https://www.amica.com/en/privacy-security/ccpa.html> for further information about PI we collect, and your rights under the California Consumer Privacy Act of 2018.

Commented [BJA1]: Please hyperlink this.

If you have questions about this Privacy Rights Notice, please contact us at:

Phone: 833-915-0020
Website: www.amica.com
Email: CCPARequests@amica.com
Address: Amica Mutual Insurance Company
Attn: Legal Department
P.O. Box 363
Lincoln, Rhode Island 02865