

# Privacy Policy for California Residents

Effective Date: 1/1/2021

## Introduction

Amica Mutual Insurance Company and our subsidiaries and affiliates, including Amica Life Insurance Company, Amica General Agency, LLC and Amica Property & Casualty Insurance Company (collectively “**Amica**” or “**we**”) respect your privacy and are committed to protecting it through our compliance with this Privacy Policy for California Residents (this “**Policy**”).

This Policy applies to personal information of California residents to the extent the information is subject to the California Consumer Privacy Act of 2018 (“**CCPA**”). This Policy 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 Policy may change from time to time, and the current effective date is set forth at the top of this Policy. When possible, we will provide you with advance notice of our changes to this Policy, and we will not make retroactive changes that reduce your privacy rights unless we are legally required to do so.

Amica uses and discloses personal information we receive from you in accordance with the Privacy Notice, Online Privacy Policy, Amica Online Terms of Use (“**Terms of Use**”), Amica End User License Agreement, Privacy Notice at Collection for California Residents and Privacy Notice at Collection for Job Applicants, Employees, Owners, Directors, Officers and Contractors, and Their Emergency Contacts, who are California Residents whether that information comes from the Services (defined below), or any other means. The information contained in this Policy is in no way intended to amend, abridge, replace, contradict, change or otherwise affect the policies outlined in the notices and policies referenced herein.

## Personal Information We Collect, Use or Disclose

*Categories of Personal Information We Collect, Categories of Sources of Personal Information, Business or Commercial Purposes for Which Personal Information Will Be Used, and Third Parties with Whom Personal Information is Shared.*

We collect information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“**personal information**” or “**PI**”). PI may be collected from you when you contact Amica by any means, visit [www.amica.com](http://www.amica.com) or any other website or mobile application published by Amica (collectively, the “**Services**”). Within the last twelve (12) months, we collected the following categories of PI from the sources identified below for the business and commercial purposes indicated, and shared such categories of PI with the specified categories of third parties:

### **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.

Sources of Identifiers: directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer reporting agencies; your social media; our business partners and third party service providers; your medical providers, the Medical Information Bureau or other prescription or insurance databases.

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 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); 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.

Third Parties We Share Identifiers With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, appraisers, auto repair shops, rental companies, contractors, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; your agent; your mortgagee; your finance company; our affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; our reinsurance companies; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; consumer reporting agencies; insurance support organizations; medical care institutions and medical providers; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

**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.

Sources of PI Categories Listed in the CCR: directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer reporting agencies; your social media; our business partners and third party service providers; your medical providers, the Medical Information Bureau or other prescription or insurance databases.

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 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 a your inquiries about your policies or claims; to better understand how users 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.

Third Parties We Share PI Categories Listed in the CCR With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, appraisers, auto repair shops, rental companies, contractors, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; your agent; your mortgagee; your finance company; our affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; our reinsurance companies; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; consumer reporting agencies; insurance support organizations; medical care institutions and medical providers; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

#### **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).

Sources of Characteristics of Protected Classifications under California or Federal Law: directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer reporting agencies; your social media; our business partners and third party service providers; your medical providers, the Medical Information Bureau or other prescription or insurance databases.

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 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, analyze 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.

Third Parties We Share Characteristics of Protected Classifications under California or Federal Law With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, appraisers, auto repair shops, rental companies, contractors, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; your agent; your mortgagee; your finance company; our affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; our reinsurance companies; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; consumer reporting agencies; insurance support organizations; medical care institutions and medical providers; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

**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.

Sources of Commercial Information: directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer reporting agencies; your social media; and our business partners and third party service providers.

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 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.

**Third Parties We Share Commercial Information With, if any:** Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, appraisers, auto repair shops, rental companies, contractors, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; your agent; your mortgagee; your finance company; our affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; our reinsurance companies; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; consumer reporting agencies; insurance support organizations; medical care institutions and medical providers; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

#### **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.

**Sources of Biometric Information:** directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer reporting agencies; your social media; our business partners and third party service providers; your medical providers, the Medical Information Bureau or other prescription or insurance databases.

**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, 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 users' 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.

Third Parties We Share Biometric Information With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; medical care institutions and medical providers; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

#### **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.

Sources of Internet or Other Electronic Network Activity Information: directly from you during the application process or through other transactions with you including, but not limited to,

online transactions when you interact with Amica.com and an Amica mobile application; and our business partners and third party service providers.

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 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 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.

Third Parties We Share Internet or Other Electronic Network Activity Information With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: our affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

**Category of PI: Geolocation Data**

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

Sources of Geolocation Data: directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; your social media; and our business partners and third party service providers.

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 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, analyze 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.

Third Parties We Share Geolocation Data With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, appraisers, auto repair shops, rental companies, contractors, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; our

affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; insurance support organizations; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

### **Category of PI: Sensory Data**

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

Sources of Sensory Data: directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer reporting agencies; your social media; our business partners and third party service providers; your medical providers, the Medical Information Bureau or other prescription or insurance databases.

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, analyze 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.

Third Parties We Share Sensory Data With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, appraisers, auto repair shops, rental companies, contractors, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; your agent; your mortgagee; your finance company; our affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; our reinsurance companies; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; consumer reporting agencies; insurance support organizations; medical care institutions and medical providers; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

#### **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.

Sources of Professional or Employment-Related Information: directly from you during the job application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer reporting agencies; your social media; our business partners and third party service providers; your medical providers, the Medical Information Bureau or other prescription or insurance databases.

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.

**Third Parties We Share Professional or Employment-Related Information With, if any:** Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, appraisers, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; your agent; your mortgagee; your finance company; our affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; consumer reporting agencies; medical care institutions and medical providers; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

**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.

**Sources 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)):** directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer.

**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.

Third Parties We Share 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)) With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, appraisers, auto repair shops, rental companies, contractors, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; your agent; your mortgagee; your finance company; our affiliated companies; consultants or other service providers that perform business functions for us, such as mailing or marketing services; our reinsurance companies; businesses that conduct research, including actuarial or underwriting studies and data aggregators; other insurance companies; consumer reporting agencies; insurance support organizations; medical care institutions and medical providers; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

#### **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.

Sources of Inferences Drawn from Other PI: directly from you during the application process or through other transactions with you including, but not limited to, online transactions when you interact with Amica.com and an Amica mobile application; consumer reporting agencies; your social media; our business partners and third party service providers; your medical providers, the Medical Information Bureau or other prescription or insurance databases.

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 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, analyze 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.

Third Parties We Share Professional or Employment-Related Information With, if any: Amica uses and discloses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may share your PI with: claims adjusters, investigators, attorneys and other third party vendors who provide services in facilitation of your claim; our affiliated companies; businesses that conduct research, including actuarial or underwriting studies and data aggregators; state insurance departments, police or other governmental authorities including federal, state and local entities; persons as ordered by subpoena, warrant or other court order or as required by law.

## Disclosure of PI for a Business or Commercial Purpose

In the preceding twelve (12) months, Amica has disclosed the following categories of PI for business or commercial purpose:

Identifiers, PI Categories Listed in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e)), Characteristics of Protected Classifications under California or Federal Law, Commercial Information; Biometric Information; Internet or Other Electronic Network Activity Information; Geolocation Data; Sensory Data; Professional or Employment-Related Information; 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)); and Inferences Drawn from Other PI.

We do not sell your PI.

## Your Rights under the CCPA

**Right to Know (Access to Your PI)** - You have the right to request that we disclose to you PI we collect, use or disclose about you.

You may visit our website at <https://www.amica.com/en/privacy-security/ccpa.html> or call toll-free 833-915-0020 to make a disclosure request. You may make up to two requests in any 12- month period.

Commented [BJA1]: Please hyperlink this.

We do not sell your PI.

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your PI. You may also make a verifiable consumer request on behalf of your minor child.

Making a verifiable consumer request does not require you to create an account with us.

**Right to Request Deletion.** You have the right to request that we delete your PI.

You may visit our website at <https://www.amica.com/en/privacy-security/ccpa.html> or calling toll-free 833-915-0020 to request deletion of your PI.

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You should be aware, however, that California law allows us to retain your PI under certain conditions, even if you have asked us to delete it, such as when retaining your PI is necessary for us to complete a transaction with you or provide you with a good or service you have requested. We will notify you of any denial of your deletion request and the reason for such denial.

## How We Verify Your Request

To submit a verifiable request to know or request to delete, you may use one of the following methods:

- Interactive web form - by visiting our website <https://www.amica.com/en/privacy-security/ccpa.html>;
- Print form - download and complete the form and mail or email it to the address listed on the form; or
- Telephone - call toll-free 833-915-0020.

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If you are an Amica customer, we will verify your identity by asking your name, address, policy type(s) and policy number(s) and policy(ies) effective date(s). We will compare the information you provide with that maintained by us.

If you are not an Amica customer, we will verify your identity by asking your name, address and birth month and year. We will compare the information you provide to that maintained by us.

We will only use PI provided in a verifiable consumer request to verify the requestor's identity or authority to make the request. We cannot respond to your request or provide you with PI if we cannot verify your identity or authority to make the request and confirm the PI relates to you.

## How to Designate an Authorized Agent

You may designate a third party (“**Authorized Agent**”) to act on your behalf when exercising your rights under CCPA. You must provide us written consent, including the effective date, the name of the Authorized Agent and your signature, giving permission to the Authorized Agent to act on your behalf. You must also verify your identity in accordance with this Policy. A validly executed power of attorney may be provided to us in lieu of written permission.

Your Authorized Agent designation is valid for the 12-month period preceding the date the document was signed and is only valid for the purposes stated herein.

## Right to Non-Discrimination for Exercise of Consumer Privacy Rights

We will not discriminate against you because you have chosen to exercise any of your privacy rights listed herein.

If you have questions about this Policy, please contact us at:

Phone: Toll-free 833-915-0020  
Website: [www.amica.com](https://www.amica.com) [<https://www.amica.com/en/privacy-security/ccpa.html>]  
Email: [CCPARquests@amica.com](mailto:CCPARquests@amica.com)  
Address: Amica Mutual Insurance Company  
Attn: Legal Department  
P.O. Box 363  
Lincoln, Rhode Island 02865

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