

# Privacy Notice at Collection

## for California Residents (Privacy Rights Notice)

*Effective Date: 01/01/2023*

### 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 Notice at Collection for California Residents.

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) as amended by the California Privacy Rights Act of 2020 (CPRA). 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.

Amica collects, uses and discloses Personal Information we receive from you in accordance with the [Privacy Notice](#), Online Privacy Policy, Amica Online Terms of Use, Amica End User License Agreement, and the Privacy Policy for California Residents whether that information comes from the Services (defined below), or any other means. The information contained in this Privacy Rights Notice 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 and Use

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**”). We may collect or use the following categories of your PI for the following business or commercial purposes:

#### Category of PI: Identifiers

Examples of 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 Collected or Used: Amica collects or uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or 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.

- 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).
- Store information about your preferences, allowing us to customize the Services according to your individual interests.
- Speed up your searches.
- Recognize you when you return to the Services.
- 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.
- Communicate with you, for example, and including without limitation, to investigate and respond to your inquiries about your policies or claims.
- 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.
- Help us research, analyze and develop our new products and services and improve our existing products and services.
- Provide you with advertising and direct marketing that is more relevant to you.
- 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.
- Respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations.
- Enforce our Terms of Use or other applicable policies.
- 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.
- Evaluate or conduct 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 PI held by us about you is among the assets transferred.
- 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.
- Provide services and features as part of our Home Check by Amica™ mobile application; and
- Provide services and features as part of our StreetSmart mobile application, for which you can find more information here: <https://www.amica.com/streetsmart/privacy-notice.html>.
- As described to you when collecting your PI or as otherwise set forth in the CPRA.
- For customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services.
- For internal business purposes.

## 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 Collected or Used: Amica collects or uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or 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.
- 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).
- Store information about your preferences, allowing us to customize the Services according to your individual interests.
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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 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 Collected or Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or 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.
- 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).
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## 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 Collected or Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or use your PI 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 Collected or Used:

Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or 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.
- 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).
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- Evaluate or conduct 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 PI held by us about you is among the assets transferred.

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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 Collected and Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or use your PI to:

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- Provide services and features as part of our StreetSmart mobile application, for which you can find more information here: <https://www.amica.com/streetsmart/privacy-notice.html>
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## Category of PI: Geolocation Data

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

Business or Commercial Purpose for Which Geolocation Data Is Collected or Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or use your PI to:

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- Enforce our Terms of Use or other applicable policies.



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- For internal business purposes.

## 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 Collected or Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or use your PI to:

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## 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 Collected or Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or 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.
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### Category of PI: Nonpublic 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 Nonpublic 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 Nonpublic Education Information (as Defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99)) Is Collected or Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or use your PI to:

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## 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 Collected or Used: Amica uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or use your PI to:

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- 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.
- Communicate with you, for example, and including without limitation, to investigate and respond to your inquiries about your policies or claims.
- 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.
- Help us research, analyze and develop our new products and Services and improve our existing products and Services;
- Provide you with advertising and direct marketing that is more relevant to you.
- 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.
- Respond to law enforcement requests and as required by applicable law, court order, or local, state or federal government regulations.
- Enforce our Terms of Use or other applicable policies.
- 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.
- Process your activation or registration with any of our Services.
- 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.
- Provide services and features as part of our Home Check by Amica™ mobile application; and

- Provide services and features as part of our StreetSmart mobile application, for which you can find more information here: <https://www.amica.com/streetsmart/privacy-notice.html>.
- As described to you when collecting your PI or as otherwise set forth in the CPRA.
- For customer service, security, to detect fraud or illegal activities, or for archival and backup purposes in connection with the provision of the Services.
- For internal business purposes.

## Category of PI: Sensitive Personal Information (SPI)

Examples of SPI: Information that reveals your Social Security, driver's license, state identification card, or passport number; your account login, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; your precise geolocation; your racial or ethnic origin, religious or philosophical beliefs, or union membership; the contents of your mail, email and text messages, unless the business is the intended recipient of the communication; your genetic data; and the processing of biometric information for the purpose of uniquely identifying you; personal information collected and analyzed concerning your health; or personal information collected and analyzed concerning your sex life or sexual orientation.

Business or Commercial Purpose for Which SPI Is Collected or Used: Amica collects or uses your PI only as permitted by law and as necessary to conduct business. For these purposes, we may collect or use your PI to:

- Provide you with information that you request from us.
- Create, maintain, customize and secure your account with us or our business partners.
- Provide you with support and respond to your inquiries, including to investigate and address your concerns, and to monitor and improve our responses.
- Help maintain the safety, security, and integrity of our technology assets and business.
- Respond to law enforcement requests and, as required by applicable law, court order, or local, state or federal government regulations.
- Process your registration with any of our Services, including verifying your information is active and valid.
- Obtain a background check, consumer report or investigative consumer report about you.
- Verify your references and other information you provide to us.
- Report information to government agencies as required by applicable law, and otherwise to comply with applicable laws and government programs in which we participate.
- Administer employee benefits programs, leave of absence programs and payroll.
- Contact you with regard to your relationship with us, respond to your inquiries, and otherwise to communicate with you.
- Contact third parties whose contact information you provide to us in case of emergency or otherwise as permitted by applicable law.
- Allow you to clock in and clock out using our timekeeping system.
- Track your physical location and/or the physical location of our property in your possession or control. Verify your compliance with our policies, procedures and workplace rules.
- Enable your use of our computers, phones, and other technology assets.
- Keep track of records related to your relationship with us.
- Assess your ability to return to work following a leave of absence.
- Assess your request for a workplace accommodation.
- Administer our drug-free workplace program.

- Track your efficiency and productivity.
- Assess your ability to perform the essential functions of your position.
- Verify the validity of a license held by you.
- Allow you physical access to our premises.
- Assess your candidacy for employment or other professional engagement with us.
- Verify your identity and authorization to work in the U.S.
- Evaluate your performance as an employee or in another professional engagement with us.
- Provide services and features as part of our Home Check by Amica™ mobile application; and
- Provide services and features as part of our StreetSmart mobile application, for which you can find more information here: <https://www.amica.com/streetsmart/privacy-notice.html>.
- As necessary or appropriate to protect the rights, property or safety of us, our clients or others.
- As described to you when collecting your personal information or as otherwise set forth in the CPRA.
- For internal business purposes.
- Any and all other purposes described in the Privacy Notice at Collection for California Residents.

## Expected Retention Period or Criteria for Retention for All Categories of Personal Information

We will retain your PI for no longer than seven years, unless extending the retention period is required or permitted by law for regulatory, compliance or legal purposes or subject to an exception in our retention policy. The retention period may vary depending on why PI was collected or used, the type of PI, product type and Service. We use the following standards to determine the applicable retention periods: the time required to retain PI to fulfill business purposes, including providing products and Services; maintaining corresponding transactions and business records; controlling and improving the performance and quality of the website; handling possible inquiries, market conduct examinations, or complaints; and whether any laws, regulations and contracts have requirements for data retention.

## Selling or Sharing of Personal Information/Sensitive Personal Information

**We do not sell or share your PI or SPI. We do not sell or share the PI or SPI of minors under 16 years of age.**

## For Further Information

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

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

Phone: Call Amica at [833-915-0020](tel:833-915-0020)  
 Website: [www.amica.com](http://www.amica.com)  
 Email: [CCPARequests@amica.com](mailto:CCPARequests@amica.com)  
 Address: Amica Mutual Insurance Company  
 Attn: Legal Department  
 P.O. Box 363  
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