



## California Privacy Notice/Notice at Collection

Updated: December 2024

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### Overview

Maintaining the privacy and security of your personal information is integral to the culture of AmRisc and its subsidiaries (also referred to collectively and individually as AmRisc, "we," "our," "us"). In doing so, we want to provide transparency regarding how and why your data is collected, how it is used, and with whom it may be shared. This document, as well as the [Statement of Online Privacy Practices](#) set forth how we will interact with your personal information.

This Notice is directed to California residents and relates to the collection, use, and disclosure of personal information covered by the California Consumer Privacy Act (CCPA). This Notice also provides further information about our practices, along with details concerning "Right to Know", "Right to Correct" and "Right to Delete" requests.

### Collection and Use

It is necessary for us to collect certain personal information in order to provide the products and services you have requested, to service your policy, maintain operational functions, to determine your eligibility for other products and services or to comply with federal and state laws and other legal obligations.

We may collect, or may have collected in the past 12 months, the following categories of personal information:

- Personal identifiers (ex: name, contact information)
- Geolocation (ex: your IP address when visiting a AmRisc website)
- Internet or other electronic network activity information (ex: browsing history)
- Marketing opt-out/preference information
- Inferences drawn from any of the above information

It is necessary for AmRisc to share certain personal information with affiliates and/or trusted service providers to provide our products and services, and to comply with legal, regulatory, and contractual obligations. We may disclose each of the categories of personal information described above to such external or affiliated companies for the reasons noted above. Below are categories of third parties with whom we share personal information:

- Affiliates and other entities in the AmRisc family;
- Businesses, such as insurance companies, with which we partner to offer products and services for our customers or prospective customers;
- Service providers that provide various services to us, such as those we use to process requested insurance coverage, help detect and prevent fraud, and improve our online services;
- Government entities and other third parties as needed for legal or similar purposes, such as:
  - To comply with our legal obligations;
  - To facilitate a merger, acquisition, sale, bankruptcy, or other disposition of some or all of our assets;
  - To exercise or defend legal claims.



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### Purpose for Collection and Use

We collect information directly from you and from other sources in order to provide the products and services you have requested, to service your policy, maintain operational functions, to determine your eligibility for other products and services or to comply with federal and state laws and other legal obligations. In the past 12 months, we may have collected and used personal information for the following purposes:

- Deliver, manage, and support products and services (ex: account information, statements, notifications);
- Manage business operations;
- Assess and manage risk, manage internal financials;
- Meet legal, regulatory, or compliance requirements;
- Manage fraud and financial crimes;
- Support and optimize channels and interactions (ex: improving website performance);
- Identify and recommend new products and services;
- To manage hiring and ongoing employment, and to manage teammate / organizational performance and staffing

### Sources of Personal Information

We may collect personal information about you from various sources in the course of providing products and services to you. Below is a list of the categories of sources from which we may obtain data:

- Directly from you or your guardians/representatives;
- Outside service providers, vendors, and third parties (such as insurance companies, intermediaries, brokers, or agents) from which we collect personal information or market data as part of providing products and services, completing transactions, or supporting operations;
- Outputs from analytics;
- Websites, mobile applications, and social media;
- Our affiliates or subsidiaries;
- Public records or publicly available data.

### Consumers Under 16 Years of Age

AmRisc does not knowingly sell the personal information of minors under the age of 16 or share such information for cross-contextual advertising.

### Notice of Right to Opt Out of Sale/Sharing

You may at any time direct AmRisc to stop selling or sharing your personal information, which is called the "Right to Opt Out". Once you make an opt out request, AmRisc will comply within 15 business days, and will wait at least 12 months before asking you to reauthorize sales or sharing. You may exercise your Right to Opt Out of



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Sale/Sharing in the following ways: by email to [tihcompliance@tihinsurance.com](mailto:tihcompliance@tihinsurance.com) or by calling 866-858-5158.

### Notice of Right to Limit Use of Sensitive Personal Information

CCPA provides you with a "right to limit" companies from using your sensitive personal information to infer characteristics about you for certain purposes – for example, for marketing. Since AmRisc does not engage in any of those limitable activities, we do not provide a related opt out.

### Retention of Personal Information

AmRisc has established product and business-level criteria for retention and disposal according to business requirements, laws, regulations, and applicable industry standards.

### Right to Know

Consumers under the CCPA may exercise their "Right to Know" to request that AmRisc disclose certain information we may have collected about them over the last 12 months, the categories of sources from which that information was collected, the business or commercial purpose(s) for which the information was collected, and the categories of third parties with whom we share personal information.

### Right to Correct

You have the right to request correction of inaccurate information maintained by AmRisc. In many instances, such updates are best made by calling 866-858-5158 and some corrections may require specific documentation to be provided as required by law. If you provide us documentation, it will only be used or maintained for the purpose of correcting the information and complying with our recordkeeping requirements under the CCPA. AmRisc also provides privacy request links as described below.

### Right to Delete

You have the right to request deletion of personal information that AmRisc has collected, subject to certain exceptions. For example, we may deny your request if retaining the information is necessary for us to complete a transaction you requested or comply with our legal obligations.

### Submitting a Verified Consumer Request

Consumers are welcome to submit requests by:

Completing a [Personal Data Request Form](#) or by calling 866-858-5158.

All requests must be verified prior to receiving a response. Requesters will be asked to supply certain basic personal information to enable us to validate that the requestor is the consumer who is the subject of the



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request. Information submitted for verification purposes will only be used to verify the requestor's identity and/or authority to make a request on another's behalf. Requests made on another person's behalf can only be accepted upon receipt of documentation that the requestor is an authorized agent, parent, or legal guardian of the consumer whose information is being requested.

Upon submission of a request, CA consumers will receive an initial response confirming receipt within 10 days. A full response will be provided to CA consumers within 45 days (unless an extension of up to 45 additional days is requested, upon which the consumer will receive notice and an explanation for the extension). Please note AmRisc is also a service provider; for example, providing underwriting services or property insurance coverage. If you are an employee, customer, representative, or otherwise associated with one of these clients, we encourage you to reach out to the business directly to exercise your rights specific to this information.

### Opt Out Preference Signals

Your internet browser may give you control over certain of your privacy preferences via a Global Privacy Control (GPC) signal. This is a setting in your browser that notifies the websites you visit of your preferences to opt out of selling or sharing your personal information under California law. If you have opted out via the GPC signal, AmRisc sites will recognize this signal and process your preference automatically as it pertains to tags, cookies and pixels that collect personal information when you visit Amrisc.com. Please note, you will need to enable the signal on each browser that you use, as the signal is processed at the browser-level and is not applied if you visit Amrisc.com from a different browser or device that does not have the GPC signal enabled. Amrisc does not sell/share any non-browser-based data.

### Non-Discrimination

The submission of a "Right to Know", "Right to Correct" or "Right to Delete" request or exercising any of the above rights will have no impact on the service and/or pricing you receive from us. It will not result in any denial of goods or services, or different prices, rates or quality of goods or services, nor will it result in retaliation against an employee, applicant, or independent contractor.

### Updates

This notice may be revised from time to time, so please review this page periodically. Any changes will become effective when we post the revised notice on the site.

### Contact Us

If you have any questions or comments on this notice or privacy generally, please contact us at 866-858-5158.