



California Notice at Collection

Last updated: May 2024

This California Notice at Collection ("Notice") describes the Foresters Financial privacy practices with respect to Personal Information, including Sensitive Information, we collect about California residents that is covered by the California Consumer Privacy Act, as amended under the California Privacy Rights Act (collectively, the "CCPA"). Subject to exclusions at law, such as personal information processed under the Gramm-Leach Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), and others as applicable, this Notice applies to Personal Information that we collect both online and offline, including when you access or use our websites, apply for our products or services, or when you otherwise communicate directly with us. California residents should read this Notice with section 14 of the US Privacy Policy, relating to California Privacy Policy. We use your Personal Information for the business and legal purposes set out below.

Categories of Personal Information, including Sensitive Personal Information, that we collect:

We generally collect your personal information when you submit an application, when you provide it to your insurance agent or broker, when you provide it through other electronic or paper means, from your transactions and other interactions with us or when you visit our websites or social media pages.

We may collect and/or disclose the following categories of Personal Information:

- *Identifiers* such as a name, postal address, unique personal identifier, online identifier, Internet Protocol address, phone number, email address, account name, social security number, driver's license number, passport number, or other similar identifiers

Personal information means any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her 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. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records

- *Characteristics of protected classifications* under California or federal law, such as race, gender identity, disability, age

- *Commercial information*, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- *Biometric* information, such as voiceprints
- *Internet* or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with our internet website or application, or advertisement
- *Geolocation* data
- *Audio*, electronic, visual, or similar information
- *Professional* or employment-related information
- *Education information*, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99)
- *Inferences* drawn from any of the information identified in this subdivision to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes
- *Sensitive Personal Information* including personal information that reveals:
 - Social security number, driver's license, state identification card or passport number
 - Customer account log-in, 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
 - A consumer's precise geolocation
 - A consumer's racial or ethnic origin
 - The contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication
 - A consumer's genetic data
 - The processing of biometric information for the purpose of uniquely identifying a consumer
 - Personal information collected and analyzed concerning a consumers' health, sex life or sexual orientation

Purpose for collecting :

We only use or disclose Sensitive Personal Information for the following business purposes:

- To perform services or provide goods reasonably expected by an average consumer who requests those goods or services
- To help ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes.
- For short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a consumer's current interaction with us when Personal Information is not disclosed to another third party and is not used to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with us

- To perform services on our behalf, such as maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services
- To verify or maintain the quality or safety of a product or service that is owned, or controlled by us, and to improve, upgrade, or enhance the product or service that is owned or controlled by us

We do not sell your Personal Information, nor share it for cross-context behavioral advertising, as defined under the CPPA, including the Personal Information of consumers under 16 years of age.

Data Retention:

Depending on the nature of your relationship with Foresters, we may retain your Personal Information for a number of years after our relationship ends. We aim to keep your Personal Information, in physical or digital format, only as long as reasonably necessary for our business needs, to fulfil the purposes described in this Notice, including for the purposes of satisfying our legal, regulatory, accounting, audit or reporting requirements, in accordance with our Records Retention Policy. The length of time of retention may vary depending on the specific purpose for which we collected and used your Personal Information.

Contact Us:

If you have any questions or comments about this Notice you can contact us by:

1. Calling us toll free at 1-800-828-1540 Mon-Fri
2. Emailing us at: privacy@foresters.com

You can view and/or download all of our privacy policies, including our California Consumer Privacy Act Notice on our website at www.foresters.com/privacy