

Effective: January 1, 2020

Privacy Notice for California Consumers

This Privacy Notice for California Consumers supplements the information contained in the Master Privacy Notice for Old Republic Contractors Insurance Group, Inc. and applies to consumers that reside in the State of California. The terms used in this Privacy Notice have the same meaning as the terms defined in the California Consumer Privacy Act (“CCPA”).

What Personal Information We Collect

In accordance with the CCPA, personal information is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include:

Information outside the scope of the CCPA such as:

- Health or medical information covered by the Health Insurance Portability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA).
- Personal Information covered by the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), the California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994,
- Publicly available information that is available from federal, state, or local government records, and
- De-identified or aggregated consumer information.

Please see the chart below to learn what categories of personal information we may have collected about California consumers within the preceding twelve months.

Category	Examples	Collected	Sources	Business Purpose for Collection	Third Parties with Whom Information is Shared
Identifiers	Real name, alias, postal address, unique personal identifier, online identifier, Internet protocol address, email address, account name, social security number, driver's license number, passport number or other similar identifiers	Yes	Claimant, employee, employer, attorneys, medical providers, public records, antifraud databases	Underwriting or providing other products or services, responding to and administering insurance claims. Fulfilling obligations as an employer	Medical providers, employer, regulators and government authorities

Category	Examples	Collected	Sources	Business Purpose for Collection	Third Parties with Whom Information is Shared
<p>Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))</p>	<p>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.</p>	<p>Yes</p>	<p>Claimant, employee, employer, attorneys, medical providers, public records, antifraud databases</p>	<p>Underwriting or providing other products or services, responding to and administering insurance claims. Fulfilling obligations as an employer</p>	<p>Medical providers, employer, regulators and government authorities</p>

Category	Examples	Collected	Sources	Business Purpose for Collection	Third Parties with Whom Information is Shared
Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).	Yes	Claimant, employee, employer, attorneys, medical providers, public records, antifraud databases	Underwriting or providing other products or services, responding to and administering insurance claims. Fulfilling obligations as an employer	Medical providers, employer, regulators and government authorities
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	No	N/A	N/A	N/A

Category	Examples	Collected	Sources	Business Purpose for Collection	Third Parties with Whom Information is Shared
Biometric information	Physiological, genetic, or behavioral characteristics, imagery of the iris, retina, fingerprint, faceprint, voiceprint, handprint, keystroke patterns, gait patterns, other physical patterns involving sleep, health or exercise data.	No	N/A	N/A	N/A
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	Yes	Claimant, employee, employer, attorneys, medical providers, public records, antifraud databases	Underwriting or providing other products or services, responding to and administering insurance claims. Fulfilling obligations as an employer	Medical providers, employer, regulators and government authorities

Category	Examples	Collected	Sources	Business Purpose for Collection	Third Parties with Whom Information is Shared
Geolocation data	Geographic tracking data, physical location and movements	Yes	Claimant, employee, employer, attorneys, medical providers, public records, antifraud databases	Underwriting or providing other products or services, responding to and administering insurance claims. Fulfilling obligations as an employer	Medical providers, employer, regulators and government authorities
Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information	No	N/A	N/A	N/A

Category	Examples	Collected	Sources	Business Purpose for Collection	Third Parties with Whom Information is Shared
Professional or employment related information	Current or past employment history, performance evaluations, disciplinary records, investigations, awards, earnings, compensation and payroll records, benefit records, employment application, resume, background checks, contracts and agreements or termination records, leave documentation, medical records or workers compensation records.	Yes	Claimant, employee, employer, attorneys, medical providers, public records, antifraud databases	Underwriting or providing other products or services, responding to and administering insurance claims. Fulfilling obligations as an employer	Medical providers, employer, regulators and government authorities

Category	Examples	Collected	Sources	Business Purpose for Collection	Third Parties with Whom Information is Shared
Nonpublic Education information (FERPA)	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class list, student schedules, student identification codes, student financial information, or student disciplinary records.	No	N/A	N/A	N/A
Inferences from other personal information to create a profile of a person	A person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.	Yes	Claimant, employee, employer, attorneys, medical providers, public records, antifraud databases	Underwriting or providing other products or services, responding to and administering insurance claims. Fulfilling obligations as an employer	Medical providers, employer, regulators and government authorities

What Personal Information We Share and Why We Share It

The CCPA requires us to tell you what categories of personal information we “sell” or “disclose.” We do not “sell” and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information,

including the personal information of persons under 16 years of age, as that term is defined by the CCPA. When it is necessary for a business purpose, we share or disclose your personal information with a service provider, and we enter a contract with the service provider that limits how the information may be used and requires the service provider to protect the confidentiality of the information.

In the preceding twelve months, we have disclosed the following categories of personal information for the following business purposes.

Category	Examples	Business Purpose for Disclosure
Identifiers	Real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver's license number, passport number or other similar identifiers	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	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.	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.
Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.

Category	Examples	Business Purpose for Disclosure
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.
Biometric information	Physiological, genetic, or behavioral characteristics, imagery of the iris, retina, fingerprint, faceprint, voiceprint, handprint, keystroke patterns, gait patterns, other physical patterns involving sleep, health or exercise data.	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.
Geolocation data	Geographic tracking data, physical location and movements	Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity.
Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information	N/A
Professional or employment related information	Current or past employment history, performance evaluations, disciplinary records, investigations, awards, earnings, compensation and payroll records, benefit records, employment application, resume, background checks, contracts and agreements or termination records, leave documentation, medical records or workers compensation records.	If an employee of Old Republic Contractors Insurance Group, Inc., for operational purposes. If an insured or claimant, for claims purposes. Other audit or operational purposes.
Nonpublic Education information	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class list, student schedules, student identification codes, student financial information, or student disciplinary records.	N/A

Category	Examples	Business Purpose for Disclosure
Inferences from other personal information to create a profile of a person	A person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.	N/A

We may also transfer to a third party the personal information of a consumer as an asset that is part of a merger, acquisition, bankruptcy, or other transaction in which the third party assumes control of all or part of the business.

Your Rights and Choices

The CCPA provides California consumers with certain rights regarding their personal information. This chart describes those rights and certain limitations to those rights.

Right	What This Means
Notice	At or before the time your personal information is collected, you will be given or be able to access information regarding the categories of personal information to be collected and the purposes for which the categories of personal information will be used.
Access	At your verifiable request, but no more than twice in a twelve month period, we shall disclose to you: 1) the categories of personal information we have collected about you, 2) the categories of sources for the personal information we collected about you, 3) our business and commercial purpose for collecting or selling your personal information, 4) the categories of third parties with whom we share your personal information, 5) The specific pieces of information we have collected about you, 6) the categories of personal information disclosed for a business purpose, and 7) If we sold personal information, the categories of personal information sold and the categories of third parties to whom it was sold.

Right	What This Means
Deletion	<p>You have the right to request that we delete any of your personal information that we collected from you, subject to certain exceptions. Once we receive and verify your request, we will delete (and direct our service providers to delete) your personal information from our records unless an exception applies. We may deny your request if retention of the information is necessary for us or our service providers to:</p> <ul style="list-style-type: none"> • Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you. • Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities. • Debug products to identify and repair errors that impair existing intended functionality. • Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law. • Comply with the California Electronic Communications Privacy Act (Cal. Penal Code §1546 et seq.) • Engage in public or peer reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information’s deletion may likely render impossible or seriously impair the research’s achievement, if you previously provided informed consent. • Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us. • Comply with a legal obligation. • Make other internal and lawful uses of that information that are compatible with the context in which you provided it. • Or if it is the type of personal information that falls outside the scope of the CCPA, (HIPAA, CIMA, GLBA, or publicly available information) <p>Given the type of information that we collect and the purposes for which we collect it, in many instances we may not be able to delete your personal information because without that information we would be unable to provide the insurance services that we are obligated to provide to you. Each request to delete will be considered on an individual basis</p>
Opt-Out of Sale	<p>With some limitations, you may direct a business that sells personal information to third parties not to sell the personal information to these third parties.</p> <p>A business may not sell the personal information of persons less than sixteen years of age without their affirmative consent, and in the case of those less than thirteen years of age, the consent must come from a parent.</p>
Opt-In to Sale	
Non-Discrimination	<p>We will not discriminate against you for exercising your rights under the CCPA. Unless otherwise permitted by the CCPA we will not:</p> <ul style="list-style-type: none"> • Deny you goods or service • Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties • Provide a different level or quality of goods or services • Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services

To Exercise Your Rights

To Opt-out of the Sale of Your Personal Information

The CCPA gives consumers the right to direct a business that sells personal information about the consumer to third parties not to sell the consumer's personal information. We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, as that term is defined by the CCPA.

To Request Access to or Deletion of Your Personal Information

To exercise your access or deletion rights described above, please submit a verifiable consumer request to us by either: Calling us at 1-866-684-6601 or contact us at privacy@orcig.com.

Only you or your representative that you authorize to act on your behalf (Authorized Agent) can make a verifiable consumer request for your personal information. You may also make a request for your minor child. The verifiable request must provide enough information that allows us to reasonably verify you are the person about whom we collected personal information. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and to confirm the personal information relates to you.

We use several layers of authentication in order to verify your identity and safeguard access to your personal information. We will request that you respond to a text message from our representative. We will also request that you provide certain information such as your first and last name, your address and your birthdate and respond to other questions designed to authenticate your identity. If we are unable to verify your identity, we may require additional authentication or your request may be rejected.

We work to respond to a verifiable consumer request within 45 days of its receipt. If we require additional time, we will inform you of the extension period (up to an additional 45 days), and the reason for the extension in writing. We will deliver our response by mail or electronically, depending on your preference. The response we provide will also explain any reasons why we cannot comply with a request.

You may only make a consumer request for access twice within a twelve-month period.

Any disclosures we provide will apply to the twelve-month period preceding the consumer request's receipt.

Contact Us

If you have any questions regarding our Privacy Notice or practices, please contact us or send your written request to: privacy@orcig.com, 1-866-684-6601 and 225 S Lake Ave, Ste 900, Pasadena, CA 91101.