

PRIVACY NOTICE

This notice is provided by the CopperPoint family of companies that includes CopperPoint Insurance Company, Alaska National Insurance Company, Pacific Compensation Insurance Company and their affiliated companies (“We”/“Us”/“Our”). It is intended to apply to information We collect that is subject to various states’ data privacy laws, including the California Consumer Privacy Act (CCPA) and corresponding regulations (collectively, the “Consumer Privacy Act”). This notice does not apply to information that is exempt under these laws and that may be collected pursuant to other privacy laws, including information collected under the federal Gramm-Leach-Bliley Act (GLBA) and its implementing regulations (collectively, the “GLBA”).

If your information has been collected in connection with any transaction involving an insurance claim, insurance application or insurance policy related matter, your rights are covered under the GLBA and not fully described under this notice. Accordingly, please refer to Our separate GLBA privacy notice, which may have been sent separately by mail and is available on Our website at <https://www.copperpoint.com/legal-privacy> or through any of the other options listed at the end of this notice.

We value your privacy and strive to comply with your resident state’s laws and regulations protecting nonpublic personal information that We collect about you (“Personal Information”), which is more fully described below in Part 1, entitled Categories of Personal Information We Collect, Use and Disclose. For example, if you are a California resident, this notice is to inform you of Our privacy policies and practices applicable to your Personal Information collected under the CCPA. We may consider extending additional rights not inconsistent with Our policy.

General Policy Statement:

We utilize your Personal Information to provide the benefits, services and products you expect from Us. We endeavor to protect the confidentiality and security of your Personal Information and do not collect, use, retain or disclose it in a manner that is unlawful or contrary to this notice, or discriminate against you for exercising any of your privacy rights. This includes protecting it against unauthorized use or access through various, industry standard security features and limiting authorized access to persons and organizations based upon business need. We do not sell your Personal Information, including your financial information, or disclose your Personal Information for cross-context behavioral advertising. And We do not disclose your Personal Information to others unless reasonably necessary to administer Our insurance services, perform a related function, as may be permitted or required by law, or as otherwise described in this notice. We will not knowingly sell or share the Personal Information of persons under 16 years of age.

We will not prepare or request an investigative consumer report about you in connection with an application for insurance, a policy renewal, a policy reinstatement or a change in insurance benefits without separately notifying you. We will not use illegal or unethical means to collect information about you, including the use of pretext interviews. For example, We will not misrepresent or refuse to identify Ourselves or the true purpose of an interview to acquire your information. But please note that this prohibition is not intended to hinder legitimate fraud investigation techniques. We will not intentionally collect information about you if

you are a minor outside of information required or necessitated by an insurance transaction covered under the GLBA exemption.

Your rights regarding information We collect about you depends upon various factors, including the type of information We collect and the purpose for which We collect it. This notice and any underlying policies and practices are not intended to create or bestow rights greater than or in addition to any rights you're entitled to under your applicable state or federal laws. Technologies, laws and business demands change over time and, therefore, this notice is subject to change with them. The version date of this notice is printed on the bottom of each page for your ease of reference. This notice may also be supplemented by various, additional privacy policies that are sent separately or appear elsewhere, for example, Our GLBA policy that appears on Our website and is provided to Our policyholders. Your rights regarding the information We collect are described in detail in Part 5, below.

Part 1: Categories of Personal Information We Collect, Use and Disclose

We collect, use, retain and disclose to Our service providers, contractors and others as described herein, Personal Information, which is nonpublic information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly to a particular individual consumer or household, including you/yours, as outlined in the chart below. Personal Information also includes Sensitive Personal Information, which is information consisting of your social security number, driver's license, state identification card, passport number, account log-in, financial account, debit or credit card number in combination with any required security or access code/password/credentials, your precise geolocation, racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, union membership, the contents of your mail, email and text messages unless We, or Our service providers, contractors or others are the intended recipients of your communication, your neural data, unique health, sexual, genetic and biometric information and sex life and sexual orientation information. We do not use or disclose Sensitive Personal Information except: (a) to provide requested goods and services, (b) to prevent, detect and investigate personal information security incidents, (c) to resist harmful or illegal actions directed at Us and to prosecute those responsible, (d) to ensure the physical safety of natural persons, (e) for short-term, transient use, (f) to perform services on Our behalf, for example, providing customer service, (g) to verify, maintain or improve the quality or safety of Our product or service, (h) where such is for a purpose other than inferring unique characteristics. Personal Information doesn't include information that is (i) publicly available from government sources, (ii) lawfully made available to the general public by you or from widely distributed media if based upon Our reasonable belief, (iii) made available by a person to whom you have disclosed the information if you've not restricted it to a specific audience or (iv) deidentified or aggregated.

The types of individuals We collect Personal Information on include Our policyholders, beneficiaries under Our policies, those who apply to Us for insurance coverage, those who might register to receive information from Us, and those who visit Our website or make inquiry to Us.

We have collected, used and/or disclosed – but not sold or shared – the following categories of your Personal Information (including Sensitive Personal Information, which is italicized) within the last 12 months from the sources identified below for the business and commercial purposes listed below, and We retain the corresponding records of such information for the periods described.¹

¹ All retention periods listed are subject to extension for legal or regulatory purposes.

<p align="center">Categories and Examples of Personal Information We <u>DO</u> Collect</p>	<p>Source of Info – See Part 2, Below</p>	<p>Purpose Used/ Disclosed – See Part 3, Below</p>	<p>Disclosed to – See Part 4, Below</p>
<p>(I) <u>Personal identifiers</u>: A real name, alias, postal address, unique personal or online identifier, signature, <i>social security number</i>, physical characteristics or description, email address, telephone number, <i>account log-in, driver’s license, state identification card or passport number</i>, insurance policy number, education, employment, employment history, account name, <i>bank account number, credit card number, debit card number, or any other financial information, medical information</i>, or health insurance information or other similar identifying information.</p> <p>Some Personal Information included in this category may overlap with other categories.</p> <p>Retention period: up to 10 years.</p>	<p>A through I, inclusive</p>	<p>1 through 34, inclusive</p>	<p>a through g, inclusive</p>
<p>(II) <u>Personal characteristics of protected classifications under California or federal law</u>: <i>Race, ethnicity, color, age (40 years and older), ancestry, national origin, citizenship or immigration status, religion or creed, philosophical beliefs, marital status, medical condition, physical or mental disability, sex (including sex life, gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information)</i>. We do not collect <i>neural data</i>.</p> <p>Retention period: up to 10 years.</p>	<p>A through I, inclusive</p>	<p>1 through 34, inclusive.</p>	<p>a through g, inclusive</p>
<p>(III) <u>Commercial information</u>: Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p> <p>Retention period: up to 10 years.</p>	<p>A, B, C, D, F, I</p>	<p>1, 2, 5, 8, 9, 10, 14, 15, 34</p>	<p>a, b, d, e, f, g</p>
<p>(IV) <u>Internet website or other electronic network activity information</u>: <i>Email (or traditional mail) and texting contents</i> and activity, browsing history, search history, Internet Protocol (IP) address and information regarding a consumer’s interaction with an internet website, application, or advertisement.² (This category does not include information that is actively entered into an online form.)</p> <p>Retention period: up to 10 years.</p>	<p>A, H</p>	<p>1 through 10, inclusive, 12, 14, 16, 23, 24, 25, 29, 32, 34</p>	<p>a, b, d, e, f, g</p>

² The contents of your mail, email and text messages are not deemed Sensitive Personal Information when We are the intended recipient.

<p align="center">Categories and Examples of Personal Information We <u>DO</u> Collect</p>	<p>Source of Info – See Part 2, Below</p>	<p>Purpose Used/ Disclosed – See Part 3, Below</p>	<p>Disclosed to – See Part 4, Below</p>
<p>(V) <u>Sensory data and limited medical information</u>: Audio, electronic, visual, thermal, olfactory, or similar information. Also, limited <i>medical/health information</i>, including body temperature and symptoms. For example, pre-employment drug testing of job applicants, or temperature testing of persons attending in-person events or entering Our premises during a declared pandemic. Retention period: up to 10 years.</p>	<p>A, C, D, E, H</p>	<p>1, 5, 8, 9, 10, 15, 17, 19, 22, 27, 28, 34</p>	<p>a, through g, inclusive</p>
<p>(VI) <u>Professional or employment-related information</u>: Current and/or past employment history. Retention period: up to 10 years.</p>	<p>A, C, D, E, G, I</p>	<p>5, 8, 10, 15 through 19, inclusive, 30 through 34, inclusive.</p>	<p>a, through g, inclusive</p>
<p>(VII) <u>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))</u>: 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, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records. Retention period: up to 10 years.</p>	<p>A, C, D, G</p>	<p>1, 5, 8, 10, 15 through 19, inclusive, 30 through 34, inclusive.</p>	<p>a, through g, inclusive</p>
<p>(VIII) <u>Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))</u>: A 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. Some Personal Information included in this category may overlap with other categories. Retention period: up to 10 years.</p>	<p>A through I, inclusive.</p>	<p>1 through 34, inclusive.</p>	<p>a through g, inclusive.</p>

Categories and Examples of Personal Information We <u>DO</u> Collect	Source of Info – See Part 2, Below	Purpose Used/ Disclosed – See Part 3, Below	Disclosed to – See Part 4, Below
(IX) <u>Geolocation data</u> : Physical location and/or movements, <i>precise geolocation</i> . Retention period: up to 3 years.	D, H	1 through 10, inclusive, 12, 14, 15, 19, 21, through 24, inclusive, 29, 32, 34.	a, b, e, f, g

We have not collected, sold or shared the following categories of your Personal Information within the past 12 months:

Categories and Examples of Personal Information We <u>Do NOT</u> Collect
(X) <u>Biometric information</u> : 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.
(XI) <u>Inferences drawn from other Personal Information</u> : Information used to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

PART 2: How We Collect Personal Information and Our Sources of Information

The Personal Information We collect about you may come from the following types of sources using the following types of techniques, some of which may overlap, including:

- A. Person(s), including you, applying for a job, or for insurance coverage in the process of completing an insurance application, from agents/brokers acting on their behalf, from payroll processors and from public records. For example, We may record and retain the information that you send Us through traditional, electronic or telephonic communications, including completing online forms.
- B. Consumer reporting agencies.
- C. Beneficiaries under Our insurance policies, including you, from interviews, claim forms, workers’ compensation applications and notices, medical records, tax records, public records, employers, investigators, surveillance audio/video and other third-party sources.
- D. Witnesses from interviews and investigations.
- E. Your treating physician or other healthcare providers upon request or pursuant to subpoena.
- F. Vendors and business partners from interviews, premium audits, contracts, public records and consumer reports.
- G. Employment records and personnel files upon request or pursuant to subpoena.

- H. Visitors, including you, to Our live events from various means, including sign-in sheets or electronic attendance/registration rosters, or visits to and interactions with Our website(s) either directly or through cookies or a link provided in an electronic communication using web counters or other technologies. Please note that third-party websites or applications that you choose to access through links on Our websites may also collect information about you which is subject to their collection practices, which should be consulted before interacting with them.
- I. Other insurance institutions and insurance support organizations upon request or pursuant to subpoena.

PART 3: Why We Disclose Personal Information

We do not sell or share your Personal Information and We will not collect it or use it contrary to this notice without further notice to you. We use the categories of Personal Information referenced above for various purposes related to Our business operations, including:

- 1) To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote or ask questions about Our services, We will use that Personal Information to respond to your inquiry. If you provide your Personal Information to purchase a product or service, We will use that information to process your payment and facilitate delivery of the product or service.
- 2) To facilitate the customer service experience, including personalized support and responding to your service inquiries, and to improve the quality of Our operations, including information verification. To provide you with information about Our services that you may request from Us or that We may be required to provide you.
- 3) To create, maintain, customize and secure your account with Us, and to help maintain the safety security, and integrity of Our website, products and services, databases and other technology assets, and business.
- 4) To guide Our decision-making process when tailoring Our service offerings or marketing efforts.
- 5) To process your claims, requests, purchases, transactions, payments, and to prevent transaction fraud.
- 6) To personalize your experience with Us and to deliver content and service offerings relevant to your interests, including targeted offers and promotions through Our website and other electronic and telephonic communications.
- 7) For testing, research, analysis, and product development, including to develop and improve Our website, products and services.
- 8) To respond to law enforcement requests and as required by applicable laws, court order, or local, state or federal government regulations. For example, abandoned or unclaimed property (escheatment) laws and state insurance department information requests.
- 9) As necessary or appropriate to protect the rights, property, or safety of you, Us, Our clients, or others.
- 10) As described to you when collecting your Personal Information or as otherwise set forth in the applicable privacy laws of the jurisdictions within which We operate and you reside.
- 11) To evaluate or conduct financing, a 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 Personal Information held by Us about you is among the assets transferred.
- 12) To verify your identity, process your registration, claim or application for any of Our services, including verifying your information is accurate and valid.

- 13) To interact with insurance industry support organizations. For example, the Insurance Services Office, Inc. (ISO), that prepares reports pertaining to insurance transactions that may be retained by such organizations and disclosed to other persons without authorization and as a fraud identification tool.
- 14) For internal business purposes.
- 15) To defend or prosecute claims, including conducting investigations relating to insurance transactions.
- 16) To contact you about your use of any of Our services and, in Our discretion, changes to any of Our services and/or any of Our services' policies.
- 17) To obtain a background check, consumer report, or investigative consumer report about you, including a motor vehicle record (MVR).
- 18) To verify your references and other information you provide to Us.
- 19) To report information to government agencies as required by applicable law, and otherwise to comply with applicable laws and government programs in which We participate.
- 20) To administer employee benefits programs, leave of absence programs and procurement and diversity programs.
- 21) To contact third parties whose information you provide to Us for use in cases We deem an emergency or as otherwise permitted by applicable law.
- 22) To allow you to access Our physical buildings and premises and to permit you to clock-in/-out using Our timekeeping system.
- 23) To track your physical location and/or the physical location of Our property in your possession or control.
- 24) To verify your compliance with Our policies, procedures and workplace rules.
- 25) To enable your use of Our computers, networks, phones and other technology assets.
- 26) To keep track of records related to your relationship with Us.
- 27) To assess your ability to return to work following a leave of absence and to assess your request for a workplace accommodation, including assessing your ability to perform the essential functions of your position.
- 28) To administer drug-free workplace programs.
- 29) To track your efficiency and productivity.
- 30) To assess your candidacy for employment or other professional engagement with Us.
- 31) To verify your identity and authorization to work in the U.S.
- 32) To evaluate your performance as an employee or in another professional engagement with Us.
- 33) To provide you with educational and training opportunities, including providing your information to schools or other educational entities that are engaged to provide you with training and/or instruction. This may include various professional or industry societies, organizations or educational organizations of which you or We are members. For example, if you speak at or attend such organizations' events, We may provide the organizations your information for registration or promotion purposes, including their public attendee lists.
- 34) For any lawful purpose that you have expressly authorized Us to use it for.

We do not collect, use or disclose your Sensitive Personal Information for purposes other than the following:

- A. To perform the services or provide the goods reasonably expected by you or an average consumer who requests those goods or services.
- B. To prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity, or confidentiality of stored or transmitted Personal Information.

- C. To resist malicious, deceptive, fraudulent, or illegal actions directed at Us and to prosecute those responsible for those actions.
- D. To ensure the physical safety of natural persons.
- E. For short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of your current interaction with the Us, provided that the Personal Information is not disclosed to another third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction with us.
- F. To perform services on Our behalf.
- G. To verify or maintain the quality or safety of Our product, service, or device that is owned, manufactured, manufactured for, or controlled by Us, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by Us.
- H. To collect or process Sensitive Personal Information where such collection or processing is not for the purpose of inferring characteristics about you.
- I. For any legally permissible business purpose that is exempt from the restrictions of the Consumer Privacy Act, including as otherwise required by separate state or federal laws.

PART 4: Who We Disclose Personal Information To

When We disclose your Personal Information, We do so with the following categories of recipients:

- a) Service providers and contractors, including web hosting services, data aggregators and analytics providers, and advertisers/marketers directing content to you only on Our behalf as We do not sell or share your Personal Information to them for their own use,
- b) Government agencies, including law enforcement,
- c) Medical or healthcare entities,
- d) Other insurance institutions and insurance industry support organizations, including reinsurers,
- e) Our affiliates,
- f) A suitor pursuant to a potential business transfer,
- g) Any entity upon your or your agent's authorization or as required by law.

PART 5: Your Consumer Privacy Act Rights

Please note that We will retain a record of any requests made and processing performed under this part for a period of at least two years following the request to support Our compliance and customer service obligations.

Right to Access/Request to Know:

You have various rights under the Consumer Privacy Act, including the right to know what categories of Personal Information We've collected, used or disclosed about you during the 12-month period preceding your request, or for any longer period as provided by law unless doing so proves impossible or would involve a disproportionate effort. This right to know includes the categories of sources of collection, the purpose for collection, the categories of entities receiving information and the specific pieces of information collected.

The process for making a request for your information and exercising related rights is known as a verifiable consumer request ("VCR"), which is described below. We will make a reasonable accommodation to provide the requested information in an alternative format if you notify Us of a disability that affects your

access to a written report. We won't charge you a fee for making a VCR and exercising your privacy rights unless We determine that you have made manifestly unfounded or excessive requests, in which case, We're permitted by law to charge you a reasonable fee to cover our associated costs, or to refuse to act on your request. You may make these requests up to twice within any 12-month period by visiting this website and completing an interactive Consumer Privacy Act webform or by calling this toll-free Consumer Privacy Act number and following the instructions provided:

Consumer Privacy Act Toll-free Phone: 1-844-441-9869 (PIN: 440870)

Consumer Privacy Act [Webform](#)

When utilizing Our webform or toll-free number, each unique request type you choose to make – e.g., request to know and/or request to correct, etc. – requires a separate form/phone submission, which We will collectively treat as a single request for purposes of the 12-month request limit, if submitted consecutively within any 24-hour period. When utilizing Our toll-free number, the process is different from Our webform and requires you to select the “customer” option if you are a consumer or consumer's authorized agent, a consumer's household or a business partner/vendor/contractor.

In order to make a proper VCR, you will be required to provide information sufficient to permit Us to verify your identity to between a reasonable degree of certainty for Personal Information categories, meaning matching at least two data points you provide Us with data points We maintain, and a reasonably high degree of certainty for specific pieces of Personal information, meaning We must be able to successfully match at least three or more pieces of identifying information that We already maintain about you together with a signed declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request. The extent of the verification required will increase commensurate with the sensitivity of the information sought and the risk of harm posed by its potential unauthorized access, deletion or correction. We may require two-factor authentication using a code sent either electronically or by carrier-delivered mail. Typically, We will not require you to provide additional information for verification purposes beyond what We already have on record for you. However, if We cannot sufficiently verify your identity and/or the sensitivity of the information warrants it, We may request additional information, which will only be used for verification and security purposes and will be deleted once this need has expired, except as necessary for required recordkeeping purposes. If your VCR includes a request to correct information, We will try to verify you based on Personal Information that is not the subject of your correction request. Please note that We may verify your identity through Our existing authentication practices if We maintain a password-protected account for you.

We will acknowledge your VCR within 10 days of receipt and provide you with information about how We will process the request, including the method for verifying your identity and authenticating the request. We will complete your request, to the extent permitted by law, within 45 days from its initial receipt. Please note that We may require up to an additional 45 days, for a total of 90 days, from initial receipt to complete your request as needed. If this additional time is necessary, We will provide you with notice and an explanation of the reason why We cannot complete it within the shorter timeframe.

A VCR does not require you to create an account with Us if you do not already have one. If you do maintain a password-protected account with Us, We will require you to verify your identity through the existing authentication process established for your account. If We suspect fraudulent or malicious activity on the account, We will not comply with requests for information disclosures until further verification is successfully established. If We cannot successfully verify identity to the required level of certainty, We will

deny requests to know specific pieces of personal information and provide notice of same. Without an account, you will still be required to properly identify yourself sufficient to permit Us to complete the verification process. This is for your protection so that persons not entitled to your information are not able to improperly obtain it through this process. Therefore, We cannot comply with your request or provide Personal Information to you if We suspect fraudulent activity, or if We cannot verify your identity or authority to make the request and confirm the Personal Information relates to you.

You, or someone legally authorized to act on your behalf, are the only ones authorized to submit a VCR regarding your Personal Information. While you may also make a VCR on behalf of your minor child, We do not intentionally collect minors' information outside of information required or necessitated by an insurance transaction covered under the GLBA exemption, mentioned above.

In order to authorize your agent to make a request on your behalf, you must either: (a) provide the agent with your power of attorney pursuant to California Probate Code sections 4000 to 4465 or, instead, (b) provide other proof that you gave your agent signed permission to submit a VCR to Us on your behalf. If you choose the latter method, We will also require you to do either of the following: (1) verify your own identity directly with Us or (2) directly confirm with Us that you provided your agent permission to submit the VCR on your behalf.

We are not permitted to disclose specific pieces of Personal Information if We cannot verify your identity to the legally required level of certainty. In such instances, We will respond and explain why there is no reasonable method to verify your identity.

If We receive a "household" request, meaning a request pertaining to a group of people occupying a single dwelling, We will respond to the request, upon verification, by providing aggregate household information unless all consumers in the household jointly request access to specific pieces of information identifiable in our records, in which case, We will provide the specific information requested.

Please be advised that your rights may be subject to various exceptions and limitations, including information that is deemed legally privileged.

Right to Correct:

Under the Consumer Privacy Act, you have the right to request that We correct your inaccurate Personal Information.

Right to Delete:

Under the Consumer Privacy Act, you have the right to request that We delete your Personal Information. Because the right to delete is premised upon the right to access or know, in order to properly make a deletion request, you must qualify by meeting the same verification requirements as set forth above under the heading "Right to Access/Request to Know." And you must make your request by following the same process, utilizing the same Consumer Privacy Act webform or toll-free phone number as referenced above, under the heading "Right to Access/Right to Know," and specifically request that We delete your information.

If your information qualifies for deletion under this section, We will process the request as outlined and advise you within the timeframes as set forth above under the heading "Right to Access/Request to Know,"

and specify the manner in which We have deleted your Personal Information. Before processing your request, We will utilize a two-step confirmation process, requiring you to confirm your initial deletion request before completing it. We may choose to aggregate or deidentify your information in lieu of deleting it, which will permanently and completely erase the information in Our existing systems. Any copies stored on archived or back-up systems will be deleted when such systems are next accessed or used. Information that We've previously aggregated or deidentified is not subject to a deletion request.

As noted in the section above, if your information has been collected in connection with any transaction involving an insurance claim, insurance application or insurance policy related matter, your rights are covered under the GLBA and not the Consumer Privacy Act. If you make a Consumer Privacy Act request to delete Personal Information we collected relating to an insurance transaction, We will deny the Consumer Privacy Act request to such extent and notify you accordingly. Our separate GLBA privacy notice is available on Our website or through any of the methods listed at the end of this notice.

Please be advised that your rights may be subject to various exceptions and limitations, including information that is deemed legally privileged, relates to your own insurance claim or civil or criminal proceeding, or is otherwise required to be maintained for legal, regulatory or business purposes. If We deny a request to delete in whole or in part, We will advise the legal basis for doing so.

Right to Opt-Out of Sale or Sharing of Information:

Since We do not sell or share your Personal Information, you have no need or right to opt-out.

Right to Limit Use of Sensitive Personal Information:

Since We do use Sensitive Personal Information contrary to this notice, you have no need or right to limit its use.

Rights Involving Minors:

We do not intentionally collect the Personal Information of minors outside of information required or necessitated by an insurance transaction covered under the GLBA exemption.

Right Against Discrimination:

You have the right to be free from discrimination for choosing to exercise any of the rights described in this notice. We will not engage in discrimination against you for exercising any of your privacy rights.

Further Information:

Please visit Our website at www.copperpoint.com/legal-and-privacy or contact Us for further information about Our privacy policies and practices and your rights under the Consumer Privacy Act and/or other privacy laws, including information on how this notice can be accessed in an alternative, ADA accessible format.

If you're a policyholder, please contact your insurance agent or broker to verify, make changes to, or request information about your policy or coverages, or you may contact Us using the contact information below.

If you're a claimant/beneficiary under one of Our policies, please contact the claims examiner assigned to your claim or Our claims department to verify, make changes to, or request information about your claim(s), or you may contact Us using the contact information below.

If you're a current or former employee of any of the CopperPoint family of companies, please contact Our human resources department for additional information regarding your privacy or records inspection rights, or you may contact Us using the contact information below.

If you have questions about this notice or wish to exercise rights available to you, including the right to submit a written request for access to your Personal Information on file with Us please visit Our website or contact Us at:

Toll-free Phone: 1-800-231-1363

(Our office hours are 8 a.m. to 5 p.m. (MST), Monday through Friday, excluding holidays.)

Website: www.copperpoint.com/contact-us

Email: ask@copperpoint.com

This notice is subject to change and may be supplemented by various, additional privacy policies that are sent separately or appear elsewhere, including on Our websites or delivered in person or by mail.