

California Consumer Protection Act ("CCPA")

Introduction

The California Consumer Protection Act ("CCPA") provides California residents with specific rights regarding some of the personal information we may collect about you. These rights include:

- The right to notice of the personal information we collect;
 - The right to know the categories, sources and specific pieces of personal information we have collected about you in the past 12 months, including our purpose for collecting the information and the categories of third parties with whom we share that personal information, subject to certain exceptions;
 - The right to delete some or all of the personal information we collect, subject to certain exceptions; and
 - The right to opt-out of our sale of your personal information, if we sell your personal information, which we do not do, and have not done so in the past 12 months.
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Collection of Information by Clear Spring

We only collect information from you and about you in connection with providing you an insurance product or service. We will not collect personal information or use the personal information we collect for materially different, unrelated, or incompatible purposes without providing you notice.

California Consumer Protection Act ("CCPA")

The personal information we collect that may be subject to the CCPA in the future includes: personal identifiers (such as your name, social security number, address, bank accounts, credit cards, medical and health information, including your claims history), sensitive information protected by law (such as your age, gender, disability, race, religion, marital status, source of income and genetic information), biometric information (such as your fingerprint and photos for facial recognition), internet and network activity (such as your browsing history and interactions with our website), geolocation, voice prints, your job history, your education history and inferences drawn about you from this information, such as your preferences, aptitudes and abilities. We may share this information with our service providers for a business purpose. We do not and will not sell your personal information. If you wish to obtain a more detailed explanation of your rights under the CCPA, please submit a verifiable consumer request to us by either:

Emailing us at: privacy@clearspringinsurance.com
Calling us at 1-866-702-6998

Only you, or a person registered with the California Secretary of state that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable request must:

- 1.) Include sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- 2.) Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

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 confirm the personal information related to you.

Making a verifiable consumer request does not require you to create an account with us.

Clear Spring Property and Casualty Company has not sold any personal information in the past 12 months.

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