



## **CALIFORNIA CONSUMER PRIVACY ACT (CCPA) NOTICE**

### **Why did we send you this notice?**

The State of California requires us to tell our customers about the company's information practices. Information practices include what we do to gather and share information about our customers. We collect information to make various business decisions and conduct day to day operations, including issuing/servicing insurance policies, underwriting, claims handling, accounting, fraud investigation, etc.

### **How do we collect the information?**

Much of the information we obtain comes from our insureds, policyholders, and agents. You give us most of the information we need when you apply for insurance or request a quote. Such information includes: employment information, driving record, drivers' license number, age/birth date, social security number, home address, phone number, bank account information, credit card number, etc. There are times that we may need to verify or obtain additional information from other outside sources, such as, a consumer reporting agency, an insurance support organization, the Department of Motor Vehicle, or a public records database.

### **What types of information do we collect?**

**Auto** - While taking your application for insurance and to service policies covering your vehicles, we may obtain the following information:

- How you use your vehicle(s), including annual mileage
- Age, personal habits, and characteristics of drivers
- Credit information
- History of accidents, driving violations, arrests or convictions, and claims
- Previous insurance experience

**Property** - While taking your application for insurance and to service policies covering your real and personal property, we may obtain the following information:

- Type of construction and square footage of dwelling
- Physical characteristics of the property
- Care and maintenance of the property
- Credit information
- Claims history
- Previous insurance experience
- Personal habits and characteristics of the property's occupants

### **What do we do with the information?**

We use the information we collect about you to perform insurance functions. This includes:

- Underwriting and servicing your policy
- Processing claims (we may obtain information relating to injuries and employment)
- Investigating potential fraud
- Payment of premiums
- Other activities permitted by state and federal law

### **To whom do we disclose your information?**

We disclose your personal information for a business purpose to the following categories of third parties:

- Other Insurance agents or producers, insurance carriers, and Third Party Administrators.
- Insurance companies, law enforcement agencies or insurance support organizations to help detect and prevent insurance fraud or misrepresentation.
- Insurance Departments or Commissions in connection with audits or examinations of our company.
- A research or actuarial organization, and other service providers.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

However, we do not sell any of your personal information to any other businesses.

**How can you see or make corrections to your personal information?**

You have these rights:

- To know what personal information about you we have in our records, including reports from outside sources.
- To get a copy of your personal information.
- To request that we correct, change, or remove any information you feel is incorrect.

To make a request, please submit a verifiable consumer request to us by either:

- Calling us toll free at 1-866-762-7332
- Emailing us at [ccpa@bridgerins.com](mailto:ccpa@bridgerins.com) (include your full name and policy number)

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. We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If more time is required, up to 90 days, we will inform you in writing of the reason and extension period. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt.

**We'll keep you informed.**

As required by law, we will keep you up to date on our information practices. We reserve the right to amend this notice at our discretion and at any time. When we make changes to this notice, we will notify you by email or through a notice on our website. To review our Privacy Policy, go to [www.bridgerins.com](http://www.bridgerins.com).

If you have any questions or comments about this notice, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Bridger Insurance Services  
 P.O. Box 9, Pleasanton, CA 94566  
 Tel : 1-866-762-7332