

U.S. State Privacy Addendum

Last Updated: March 3, 2025

This State Privacy Addendum ("Addendum") supplements the Policygenius Privacy Notice and contains additional information for residents of certain U.S. states that have their own data privacy laws and regulations. This Addendum applies only to personal information we collect that is subject to the applicable U.S. state privacy laws and does not apply to information that is subject to certain other privacy laws such as the federal Gramm-Leach-Bliley Act ("GLBA"), Fair Credit Reporting Act, and certain federal health privacy laws. To learn more about our processing of data covered by the GLBA, please visit our [GLBA Privacy Notice](#).

Personal Information We Collect, Use and Disclose

For purposes of this Addendum, "Personal Information" has the meaning given in the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (the "CCPA"), as well the meaning given to "personal data" under other applicable U.S. state privacy laws. Unless otherwise specified, the term Personal Information includes "sensitive personal information" as defined by the CCPA and "sensitive data" as defined by other applicable U.S. state privacy laws.

The table below describes the categories of personal information that we collect about users of our Sites or Services (and have collected during the last 12 months), the business or commercial purpose for collecting such personal information, and the categories of recipients that we disclose such information.

For additional information regarding the categories of sources and our retention of this personal information, please refer to the “How We Use Personal Information” section of our Privacy Notice. For information we collect, use, and share in connection with you seeking, applying for, or obtaining financial products or services (including insurance products and services) from us please refer to our [GLBA Privacy Notice](#).

Category	Examples	Categories of Recipients Disclosed for a Business Purpose	Categories of Recipients to Whom Personal Information Has Been Sold or Shared for Targeted Advertising
Identifiers	First and last name, postal address, email address, IP address, mobile device ID, date of birth.	<ul style="list-style-type: none"> • Service providers who process information on our behalf • Advertising partners • Business Partners 	<ul style="list-style-type: none"> • Advertising partners

Category	Examples	Categories of Recipients Disclosed for a Business Purpose	Categories of Recipients to Whom Personal Information Has Been Sold or Shared for Targeted Advertising
<p>Personal information categories listed in the California Customer Records statute</p>	<p>First and last name, physical characteristics or description, address, telephone number.</p>	<ul style="list-style-type: none"> • Service providers who process information on our behalf • Advertising partners • Business Partners 	<ul style="list-style-type: none"> • Advertising partners

Category	Examples	Categories of Recipients Disclosed for a Business Purpose	Categories of Recipients to Whom Personal Information Has Been Sold or Shared for Targeted Advertising
Protected classification characteristics under California or federal law	Gender, age	<ul style="list-style-type: none"> • Service providers who process information on our behalf • Advertising Partners • Business Partners 	<ul style="list-style-type: none"> • Advertising Partners

Category	Examples	Categories of Recipients Disclosed for a Business Purpose	Categories of Recipients to Whom Personal Information Has Been Sold or Shared for Targeted Advertising
Internet or other similar network activity	Cookies and information on a users interaction with the Site, device ID, IP address, and other internet or device information.	<ul style="list-style-type: none"> • Service providers who process information on our behalf • Advertising partners 	<ul style="list-style-type: none"> • Advertising partners
Geolocation data	IP address	<ul style="list-style-type: none"> • Service providers who process information on our behalf 	<ul style="list-style-type: none"> • N/A

Category	Examples	Categories of Recipients Disclosed for a Business Purpose	Categories of Recipients to Whom Personal Information Has Been Sold or Shared for Targeted Advertising
Audio, electronic, visual, thermal, olfactory, or similar information	Telephone communications, voice recordings.	<ul style="list-style-type: none"> • Service Providers who process information on our behalf • Business Partners 	<ul style="list-style-type: none"> • N/A
Professional or employment-related information	Title of profession, employer, income, employment history	<ul style="list-style-type: none"> • Service providers who process information on our behalf • Third-party advertising partners • Business Partners 	<ul style="list-style-type: none"> • N/A

Sensitive Personal Information and Deidentified Data

Policygenius does not collect, use, or disclose sensitive personal information that is subject to the CCPA. Additionally, we do not attempt to re-identify deidentified data that we derive from personal information, except for the purpose of testing whether our deidentification processes comply with applicable law.

The Sale and Sharing of Personal Information

As described in our Privacy Notice, Policygenius uses services that employ Cookies and related Technologies to collect personal information about your use of our Sites and Services over time. (This includes the identifiers and internet activity information described in the table above.) We share some of this information with our advertising partners. These practices may constitute “sharing” of personal information as defined under the CCPA to/with third party advertisers. You may opt-out of such sharing by emailing privacy@policygenius.com.

Privacy Rights

Depending on where you live, you may have the following rights available to you with respect to the personal information we have collected and processed about you, subject to certain exceptions and limitations:

- Request to Know/Access. You may request to know whether we process your personal information and to access such information. You may request to receive the specific pieces or a copy of your personal

information, including, where applicable, a copy of the personal information in a portable format.

- Request to Delete. You may request that we delete the personal information that we have collected about you.
- Request to Correct. You may request that we correct inaccuracies in your personal information.
- Request to Opt-Out of Sale, Targeted Advertising, and/or Sharing. You may request to opt-out of the “sale” of your personal information and/or targeted advertising, including the “sharing” of your personal information for cross-context behavioral advertising purposes.
- Right to Non-Discrimination. You have the right not to be discriminated against for exercising any of your privacy rights granted by applicable U.S. state privacy laws.

How to Submit a Request

To exercise any of the above rights, please contact us using the following information and submit the required verifying information, as further described below.

- Call 1-855-695-2255; or
- Email privacy@policygenius.com.

Identity verification

To exercise your rights to know, correct and/or delete, we will, at a minimum, need to verify your identity or understand the scope of your request. The type of additional information will vary by request. In certain circumstances, we may

decline a request to exercise such rights where we are unable to verify your identity.

Authorized agents

You may designate an authorized agent to make a request on your behalf through the designated methods set forth in this Addendum where we can verify the authorized agent's authority to act on your behalf.

For requests to opt-out of sales and sharing, you may designate an authorized agent by submitting a written and signed permission designating such an agent. For requests made by an opt-out preference signal, written permission from the consumer will not be needed. For requests to know/access, requests to delete and requests to correct personal information: (i) receiving a power of attorney valid under the laws of your state from you or your authorized agent; or (ii) receiving sufficient evidence to show that you have: (a) provided the authorized agent signed permission to act on your behalf; (b) verified your own identity directly with us pursuant to the instructions set forth in this Addendum; and (c) directly confirmed with us that you provided the authorized agent permission to submit the request on your behalf. This may be done by mailing two forms of identification showing your first name, last name and current address and a signed authorization allowing an agent to request information on your behalf.