

Your Privacy Matters

Protecting your privacy is a top priority of Ameriprise Auto & Home Insurance. We value the confidence you have placed in us and are committed to ensuring that the client information we maintain about you is safeguarded.

This Privacy Notice (“Notice”) explains how we collect, share and protect your personal information. This Notice also gives you valuable information on the choices you have about how we use your personal information. Please read this Notice carefully to understand what we do. Any privacy choices you made under our prior Notice will remain in effect until revoked by you. Whenever state law is more protective of individuals than federal privacy law, we will protect information in accordance with state law.

Information We Collect About You

We may collect the following types of personal information about you:

1. Information we receive from you on applications or other forms when you apply for or purchase property and casualty insurance (such as your name, address, Social Security number, phone number, email address, motor vehicle information and property information);
2. Information about your transactions and experience with us, such as claims or payment history;
3. Information from your motor vehicle record, claim records and prior insurance losses, and other publicly available information that supports the handling of your claim; and
4. Information we receive from a consumer reporting agency (such as information related to your creditworthiness and credit history).

We call all of the personal information described above and elsewhere in this Notice “Client Information.”

If you have a Vermont address, we will not obtain consumer credit reports about you without your consent.

Confidentiality and Security of Client Information

We restrict access to nonpublic Client Information to those persons who need it to conduct their business responsibilities. We maintain physical, electronic and procedural safeguards to protect Client Information. We do not share Client Information with our affiliates. We will not sell Client Information to anyone.

Use of Client Information

We use Client Information for: (1) our everyday business purposes, such as maintaining your policy, processing your insurance claims and fulfilling legal and regulatory obligations; (2) our marketing purposes, namely to offer our products and services to you, and (3) joint marketing with other companies.

Disclosure of Client Information to Outside Companies

We may share Client Information with outside companies and other third parties in the following limited circumstances:

1. To help us process transactions for your policy;
2. To service your policy or perform other business functions on our behalf, such as mail and print services;
3. When disclosure is required or permitted by law. For example, we may be required to disclose Client Information to cooperate with law enforcement and regulatory authorities, to resolve client disputes and to perform credit checks and authentication procedures to prevent fraud; and
4. As needed, for the detection or prevention of criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction.

When we share Client Information with outside companies or third parties, we require them to safeguard this information and only use it for the agreed upon purpose.

We do not share Client Information with outside companies for the purpose of marketing their products and services directly to you. However, we may use Client Information to send you marketing offers on behalf of selected outside companies for products that they sell. If you respond to one of these offers, the other company will know certain information about you, such as your name, that you are our client and that you met the qualifications established for the offer.

Former Clients

If your policy is canceled or non-renewed or you are no longer an Ameriprise Auto & Home Insurance client, we will continue to treat and safeguard your Client Information as described in this Notice.

We are legally required to provide this notice annually, but **if you have already notified us of your opt-out decision, you do not need to do so again.** We will continue to honor your decision.

Your California Privacy Rights

This **PRIVACY NOTICE FOR CALIFORNIA RESIDENTS** supplements the information contained in the Privacy Statement of Ameriprise Auto & Home Insurance and applies solely to clients, users, and others who reside in the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“personal information”). We may have collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Business/Commercial Purpose
A. Identifiers	A real name, alias, postal address, online identifier, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers	1, 2, 3, 4, 5, 7, 8, 9, 10
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	A name, signature, Social Security number, address, telephone number, driver's license or state identification card number, insurance policy number, education, employment, employment history, mortgage company information, medical, or health insurance information. Some personal information included in this category may overlap with other categories.	1, 2, 3, 4, 5, 7, 8, 9, 10
C. Protected classification characteristics under California or federal law	Marital status	1, 3, 10
D. Internet or other similar network activity	Consumer's interaction with our websites	1, 2, 3, 6, 7, 8, 10
E. Sensory data	Audio or electronic, such as recorded phone calls for training purposes	1, 2, 3, 4, 7, 8, 10
F. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))	Education records directly related to a student maintained by an educational institution specifically for the purpose of providing a Good Student Discount or claims handling on your behalf	1, 2, 3, 4, 10

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

1. To fulfill or meet the reason for which the information is provided.
2. **To provide and maintain your services and products.** We may use your personal information to provide or maintain your service, products, or membership including to set up a service or provide a product, maintain your account, service your policy, change your policy, handle a claim, complete a transaction or respond to customer service requests or other inquiries.
3. To communicate with you about your product, service, account or policy, provide you transaction confirmations, payment notices or other service or product related messages via mail, email or telephone.
4. To carry out our obligations and enforce our rights arising from any contracts entered between you and us, including for billing and collections.
5. **To update or correct our records.** We may receive information about you from other sources, including publicly-available databases or third parties from whom we have purchased data, and combine that information with other information we have

about you to update our records. For example, we may obtain change of address information from public sources and use that information to update or correct your address information.

6. To improve our website and present its contents to you.
7. As necessary or appropriate to protect the rights, property or safety of us, our clients or others.
8. **To comply with legal requirements and protect the safety and security of our business, services, and sites.** We may use your information to comply with laws, regulations or other legal obligations, to assist in an investigation, to protect and defend our rights and property or the rights of third parties or enforce terms and conditions. We may also use your information to prevent suspected fraud, threats to our network or other illegal activities, prevent misuse or for any other reason permitted by law. We may use your personal information to protect our company, our affiliates, our customers, our network and our sites.
9. To evaluate or conduct a merger, restructuring, reorganization, or other sale or transfer of some or all our assets or similar proceeding, in which personal information held by us is among the assets transferred.
10. For everyday business purposes including sales and quoting, fairly determining eligibility for our programs and ensuring accurate rates for all policies, processing transactions, maintaining your account, verifying your identity and fulfilling legal and regulatory obligations.
11. For marketing purposes namely to offer our products and services to you and joint marketing with other companies.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

Please note that since our company is subject to GLBA concerning certain policy information, that information may not be subject to consumer rights requests under the CCPA in certain circumstances.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from our clients or their agents. For example, from documents that our clients provide to us related to the services for which they engage us.
- Indirectly from our clients or their agents. For example, through information we collect from our clients in the course of providing services to them.
- Directly and indirectly from activity on our website. For example, from submissions through our website portal or website usage details collected automatically.
- From third parties that interact with us in connection with the services we perform. For example, from Costco.

Sharing Personal Information

We may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

- Category A: Identifiers
- Category B: California Customer Records personal information categories
- Category C: Protected classification characteristics under California or federal law
- Category I: Professional or employment-related information

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

- Our affiliates
- Service providers

Insurance is underwritten by IDS Property Casualty Insurance Company in De Pere, Wisconsin. The Company is a subsidiary of Ameriprise Financial, Inc. © 2019 Ameriprise Financial, Inc. All rights reserved.

- 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

In the preceding twelve (12) months, we have not sold any personal information.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you (also called a data portability request).

Deletion Request Rights

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer 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 deletion request if retaining the information is necessary for us or our service providers to:

1. 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.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).
6. 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.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it
10. As required for retention per insurance-specific or financial services laws.
11. As required by record retention requirements associated with claims, and DOI requirements to preserve data for the purposes of market conduct investigations.

Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

Website: <https://homeinsurance.ameriprise.com/web/aah/privacy>

Phone: 1-855-531-9308

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 consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- 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 relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on our website homepage.

Contact Information

If you have any questions or comments about this notice, our Privacy Statement, 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:

Website: <https://homeinsurance.ameriprise.com/web/aah/privacy>

Phone: 1-855-531-9308