



PRIVACY NOTICE

This privacy notice applies to Protective Insurance Corporation, Protective Insurance Company, Sagamore Insurance Company, Protective Specialty Insurance Company, B&L Brokerage Services, and B&L Insurance, Ltd. (Bermuda), which are collectively referred to in this notice as “we,” “our” and “us.” This notice is addressed to all of our current and former policyholders, who are collectively referred to as “you,” “your” or “yours.”

We are committed to protecting your privacy. We will not share your nonpublic personal information with other companies for marketing purposes. There is no need to opt out. To learn more about how we collect, use, disclose and protect your personal information, please read the following Privacy Notice.

Why We Collect Information

We collect and use information to evaluate your request for our insurance or other products or services, to evaluate benefit claims, to administer our products or services and to process transactions requested by you.

Types of Information We Collect

We may collect the following types of information if you choose to provide it:

- **Underwriting and Application Information.** As an insurance company, we must research and evaluate insurance applicants. During this evaluation, we gather information on individual and corporate applicants from government and insurance industry bureaus, and financial information services, such as Standard and Poor’s, previous insurers and credit reporting agencies. This nonpublic personal information includes, but is not limited to, name, mailing address, email addresses, phone number(s), date of birth, household and additional driver information, occupation and place of employment, and vehicle information.
- **Consumer Report Information.** We use information from consumer reporting agencies to confirm or supplement information that we gather from your application. Consumer reports typically contain information such as motor vehicle reports, claim histories and other information. We will only disclose this information to service or underwrite your policy. We do not share this information with third parties; however, this information may be shared among our affiliated companies where permitted by law.
- **Event Registration Forms.** We periodically hold presentations for our customers and insureds. In order to register individuals for these events, we need to gather names, mailing addresses, phone numbers, fax numbers and email addresses. This information is only used to coordinate and plan these events and will not be shared with third parties except where permitted by law.
- **Claims Reporting and Information.** In order to quickly and fairly process claims, we need to collect names, mailing addresses, phone numbers, information pertinent to the claim, loss or accident, the names of witnesses, and information about individuals involved in the claim, loss or accident. We also collect information about your insurance coverage selections and premiums, claims history and past payments, and billing information. Additionally, we may compile personal information about you so that we can properly adjust, settle and investigate any claims made against your policy with us. This information is primarily collected to settle claims made against your policy and will not be shared with third parties except where permitted by law.
- **Publication and Software Requests.** Our customers and prospective clients occasionally express an interest in receiving software and safety publications from us. In order to process these requests, we need to collect names, mailing addresses, email addresses, fax numbers and phone numbers. This information is used only to satisfy publication and software requests and will not be shared with third parties except where permitted by law.
- **Customer Service.** In order to better service your account, we may need to collect names, mailing addresses, phone numbers, fax numbers, credit card and checking account numbers, or email addresses. This information is only used to assist our representatives in servicing your account with us and will not be shared with third parties except where permitted by law.
- **Agency or Producer Service Information.** Our independent producers and agents use Internet communication systems, to submit information to us regarding your account. This includes, but is not limited to, underwriting information as described above, endorsement requests, requests for certificates of insurance, additional insured requests, cancellation information and general requests for product information. We expect our independent agents and producers to follow our privacy policy when handling your personal information. However, your independent agent or producer is required by law to develop its own privacy policies. Please note that these privacy policies may significantly differ from ours. Thus, we recommend that you refer to the privacy policies of your independent agent or producer to safeguard your personal information.

The above list is not all-inclusive and we may collect other types of information about you. However, be assured that we are committed to protecting your privacy and the confidentiality of your personal and financial information and that we will make every effort to keep you updated on the types of information we are collecting about you.

Protecting Nonpublic Personal Information

We restrict access to nonpublic personal information about you to the select employees and agents or producers who need that information to service your account, or to provide you with our products and services. If your information is not necessary for an employee's job, it will not be made available to them.

The information we collect about you is kept within the companies of Protective Insurance Corporation and will not be disclosed except when required to service your account or where permitted by law. Your nonpublic personal information is not available to the general public. Access to our computer systems is limited by user code and department.

How and When We Disclose Nonpublic Personal Information

We will share information about you only as permitted by law. We will not share your nonpublic personal information with other companies for marketing purposes. There is no need to opt out.

We may disclose information to our affiliates and unaffiliated third parties for the purpose of processing insurance claims and servicing your account with us. For instance, we disclose information to our claims representatives, appraisers, insurance producers and brokers, law enforcement, courts and government agencies. All other disclosures are made according to your authorization or as required or permitted by law.

We may disclose or contribute information to state agencies, insurance databases or rating organizations to prevent fraud, perform research, comply with federal, state or local laws, or to comply with civil, criminal or regulatory investigations. We may also share information with actuarial or reinsurance professionals.

We will not disclose your medical information without first obtaining your consent unless otherwise permitted by law and necessary to process your claim.

Website Information

You can browse our websites without divulging any personal information. However, we have created several customer service applications for our policyholders, potential customers, insureds, claimants and investors on our websites. If you would like to access these specific applications, you will need to submit information to us such as your name, home address, telephone number, email address, credit card or checking account information, or other personal identifiers so that we can service your account. By using any of our websites, you agree to the terms of this Privacy Notice.

We also provide links to other websites on the Internet. Please be aware that these links are provided as a benefit to you and we are not responsible for the privacy practices or the content of any other websites that you may be linked to through our websites. We recommend that you refer to the privacy policies of these linked sites as their privacy policies may significantly deviate from ours.

Privacy Notice – Human Resources, Insurance Producers, and Contractors

(Last updated: 1/1/2024)

About this notice

We are committed to protecting your privacy and earning your trust. This Privacy Policy ("notice") describes the information we collect about you and how we use and protect it. It applies to the following individuals:

- Our job applicants and employees
- Contractors who perform services for us
- Insurance agents or brokers (together, "Producers") who do business with us
- Visitors to our employment and Producer websites, applications and platforms (the "Sites")

Third-party service providers host portions or all of the Sites. They will process information submitted through a Site and may provide it to us.

This notice does not govern our other websites or third-party websites. Those are subject to their respective privacy policies and associated notices.

Summary

This section summarizes our privacy practices. For more detail, please read the entire notice.

- We gather information from you, your interactions with us, and outside sources.
- We use your information only to conduct our business and act consistently with our relationship with you.
- We will share your information with companies that provide certain products or services you request through us.
- We limit access to your information and use safeguards to help protect it.

What information do you collect about me?

We collect information about you so that you can search and apply for jobs or an appointment with us and submit and update your resume, career, and contact information. We also may use the information we collect to process your employment application, act as your employer, conduct business with you, and operate the Sites. The information we collect about you is called "**Nonpublic Personal Information**" or "**NPI**" if it identifies you and is not available to the public. Depending on your interactions with us, we collect it from some or all of the following sources. We have provided a few examples for each source, but not all may apply to you.

- **Information from you:** You provide this on your employment application; through the Sites or third-party websites; and via our human resources, Producer and other communications, workplace and business platforms and interactions. It may include your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, and educational and employment history. It also may include information about your employment benefits elections, dependents, and beneficiaries.

- **Consumer Report Information:** We obtain this from consumer reporting agencies. It may include criminal background checks and your driving record. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Benefit Provider Information:** Subject to applicable law, we may obtain information about you from the employment and workplace benefits providers we use.
- **Other Third-Party Information:** If you are a contractor or Producer working for an entity that does business with us, the entity may provide us with your name and other information about you. We may also obtain information about you from directories and other outside sources.
- **Observation, Interaction, and Transaction Information:** This is information from our observations of you and your interactions and transactions with us, our affiliates, or others. It includes your performance, disciplinary history, and your time, pay, and tax records. If you are a Producer, it includes your sales history.

We also may collect “**Site Information**” about you. This is unique to Internet and electronic activity. It may include how you linked to our Site. It also may include your IP address and information about your personal or work device, time of visit, and what pages you visit on our Site. When you visit our Sites, we may use cookies, web beacons, and other technology to collect information about you and your activities on our Sites. We may do this to provide services to or conduct business with you, enhance your online experience, and notify you of employment opportunities.

Who might get information about me from you?

We share your information for what we feel are legitimate business, legal, or compliance purposes. Disclosures include, for example, those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research, comply with the law, inform you about or provide you with available benefits, or otherwise run our business. Recipients include, for example, our family of companies, service providers, consumer reporting agencies, others we do business with, law enforcement, courts and government agencies. They may disclose the information to others as permitted by law.

Some benefits and other products or services obtained through us will be provided by other companies. We may share your information with these companies. They will use the information as described in their privacy policies. These companies may share with us information about you and your transactions with them.

How do you protect my information?

We restrict access to your information to our employees and others who we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also maintain physical, electronic, and procedural safeguards to protect your information.

Our family of companies

This notice is from our family of companies. Our family of companies also includes ARX Holding Corp., Protective Insurance Corporation, and the entities that they directly or indirectly majority own or control. You can learn more about those entities at American Strategic | Our Companies and Affiliations and About Protective Insurance.

Additional Information about Internet Practices

When you visit our Sites, we collect Site Information for various reasons. For example, if you start an employment application on our Site, but decide to finish it later, we will save your information so you can pick up where you left off. We may also use Site Information to customize your experience with and analyze your use of our Sites and interaction with us.

You may be able to control the use of cookies and other tracking technologies on some of our Sites. You may be able to instruct your browser or mobile device to warn you each time a cookie is being sent, or to reject all or certain kinds of cookies. Typically, you can do this by changing the privacy settings on your internet browser or device. However, if you reject cookies, some websites may not function properly, and some website services may be diminished. In most cases, you must manage these settings on each of your browsers or devices. For example, blocking cookies on your desktop browser may not work for your mobile device.

What about Site security?

Our security measures help secure your data, so that others cannot access it while in transit. We limit access to our servers and require our employees to adhere to high standards of ethics and integrity in performing their jobs.

What about links to other websites?

Our Sites may contain links to other sites and applications that we do not maintain. We make no warranties or representations about other websites or applications. We recommend that you read the privacy and security policies of these sites and applications.

California Consumer Privacy Act Supplement to Privacy Notice

This Supplement (“Supplement”) describes our collection and use of Personal Information (as defined in the “Notice at Collection” below) that is subject to the California Consumer Privacy Act (the “CCPA”). This Supplement also describes the rights of Consumers under the CCPA. This Supplement does not apply to information that is exempt from the CCPA. This Supplement controls if there is a conflict with our privacy policy.

Our Personal Information practices

We collected each of the categories of Personal Information listed in the “**Notice at Collection**” below during the twelve months preceding the date of this notice (the “**past year**”).

We collect Personal Information for the Purposes listed in the Notice at Collection.

The categories of our sources for Personal Information about Consumers include:

- Advertising networks, lead sources or aggregators, or other third-party sites, web browsers or search engines
- Consumers or our observation of consumers
- Data analytics providers
- Data brokers
- Government entities
- Insurance agents and brokers
- Internet service providers
- Operating systems and platforms
- Our service providers
- Persons involved in insurance claims, litigation, or fraud prevention or detection
- Social networks
- Third-party product providers

We disclose each of the categories of Personal Information listed in the Notice at Collection. During the past year, we disclosed the following Personal Information for business purposes: Identifiers, CCR Categories, Protected Classifications, Commercial Information, Internet or Other Electronic Network Activity Information; Geolocation Data; Sensory Data; Professional or Employment-Related Information; Education Information; Inferences; Sensitive Identifiers; Sensitive Account Information; Sensitive Demographics, Sensitive Communications; Sensitive Health Information; and Sensitive Sexual Information. All of this information may be disclosed within our family of companies.

We make these disclosures for the Purposes listed in the Notice at Collection.

During the past year, we sold or shared Identifiers, Internet or Other Electronic Network Activity Information, Professional or Employment-Related Information, and Commercial Information to or with advertising networks, lead sources and aggregators, or other third-party sites, web

browsers or search engines; data analytics providers; and data brokers for the following purposes:

- Claims and litigation. This includes disclosures of Personal Information needed to access third-party products used for claims purposes.
- Helping ensure our ability to detect security incidents, resist malicious, fraudulent or illegal activity, and report and help prosecute such activity and help protect people’s physical safety.
- Marketing and advertising products and services offered by us or others, lead monetization, and associated research and analysis. This includes Cross-Context Behavioral Advertising purposes such as compensation for leads and analysis of advertising effectiveness. “**Cross-Context Behavioral Advertising**” means targeting advertising to a Consumer based on the Consumer’s Personal Information obtained from that person’s activity across businesses, distinctly-branded websites, applications, or services, other than the business, distinctly-branded website, application, or service with which the person intentionally interacts.
- Provide, process and service our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.). This includes disclosures of Personal Information needed to access third-party products used for underwriting purposes.
- Analytics, research & development, pricing, and improving or upgrading our offerings.

During the past year, we otherwise disclosed the following Personal Information to third parties:

- Identifiers, CCR Categories and Commercial Information were disclosed to our insureds; insurance agents or brokers; persons involved in insurance claims, litigation, or fraud prevention or detection; additional insureds, loss payees or other third parties as directed by insureds or insurance agents; third-party product providers; vendors we use; and government entities. Purposes for these disclosures included claims and litigation; compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors; helping ensure our ability to detect security incidents, resist malicious, fraudulent or illegal activity, and report and help prosecute such activity and help protect people’s physical safety; and providing, processing and servicing our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.).
- Protected Classifications were disclosed to insurance agents or brokers; persons involved in insurance claims, litigation, or fraud prevention or detection; and government entities. Purposes for these disclosures included claims and litigation; compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors; helping ensure our ability to detect security incidents, resist malicious, fraudulent or illegal activity, and report and help prosecute such activity and help protect people’s physical safety; and providing, processing and servicing our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.).
- Internet or Other Electronic Network Activity Information was

disclosed to third-party product providers. Purposes for these disclosures included providing, processing and servicing our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.).

- Geolocation Data was disclosed to persons involved in insurance claims, litigation, or fraud prevention or detection. Purposes for these disclosures included claims and litigation and helping ensure our ability to detect security incidents, resist malicious, fraudulent or illegal activity, and report and help prosecute such activity and help protect people's physical safety.

- Sensory Data was disclosed to persons involved in insurance claims, litigation, and fraud prevention and detection and government entities. Purposes for these disclosures included claims and litigation; compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors and for helping ensure our ability to detect security incidents, resist malicious, fraudulent or illegal activity, and report and help prosecute such activity and help protect people's physical safety.

- Professional or Employment-Related Information was disclosed to persons involved in insurance claims, litigation, or fraud prevention or detection; additional insureds, loss payees, or other third parties as directed by insureds or insurance agents; third-party product providers; and government entities. Purposes for these disclosures included claims and litigation; compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors; and providing, processing and servicing our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.).

- Education Information was disclosed to persons involved in insurance claims, litigation, or fraud prevention or detection and to third-party product providers. Purposes for these disclosures included claims and litigation; compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors; and providing, processing and servicing our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.).

- Sensitive Identifiers were disclosed to insurance agents or brokers; persons involved in insurance claims, litigation, or fraud prevention or detection; and government entities. Purposes for these disclosures included claims and litigation; compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors; and providing, processing and servicing our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.).

- Sensitive Demographics were disclosed to persons involved in insurance claims, litigation, or fraud prevention or detection and government entities. Purposes for these disclosures included claims and litigation; compliance and related purposes, including, without limitation, making

disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors; and providing, processing and servicing our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.).

- Sensitive Communications were disclosed to persons involved in insurance claims, litigation, or fraud prevention or detection. Purposes for these disclosures included claims and litigation and for compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors.

- Sensitive Health Information was disclosed to government entities and to persons involved in insurance claims, litigation, or fraud prevention or detection. Purposes for these disclosures included claims and litigation; compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors; and helping ensure our ability to detect security incidents, resist malicious, fraudulent or illegal activity, and report and help prosecute such activity and help protect people's physical safety.

- Sensitive Sexual Information was disclosed to persons involved in insurance claims, litigation, or fraud prevention or detection. Purposes for these disclosures included claims and litigation.

We do not use or disclose the “**Sensitive Personal Information**” described in the “Notice at Collection” below for purposes other than those specified by the CCPA and its regulations.

To our knowledge, we do not sell Personal Information about Consumers under sixteen years old or share it with others for Cross-Context Behavioral Advertising.

Your rights to delete, discover and correct

To the extent provided by law, you are entitled to receive a “Notice at Collection,” which we have attached to this Supplement.

To the extent provided by law, you may request that we:

- delete Personal Information that we collected from you;
- correct inaccurate Personal Information that we maintain about you; and
- disclose the following to you free of charge:
 - the categories of Personal Information we collected about you;
 - the categories of sources from which it is collected;
 - our purpose for collecting, selling or sharing Personal Information;
 - the categories of third parties to whom we disclose Personal Information;
 - the specific pieces of Personal Information we collected about you;
 - the categories of Personal Information about you that we sold or shared and the categories of third parties to whom the Personal Information was sold or shared; and
 - the categories of Personal Information about you that we

disclosed for a business purpose and the categories of persons to whom it was disclosed.

You may exercise the rights described above by using the form at privacyrequest.progressive.com or by calling us toll-free at 1-855-955-0742.

Your CCPA opt-out rights

You may opt-out of our sharing Personal Information about you for Cross-Context Behavioral Advertising purposes, as well as from any sales by us of that information. You may exercise this right at privacyrequest.progressive.com.

We will honor any Global Privacy Control (“GPC”) signals that indicate your preference to opt-out of sales or sharing of your Personal Information. You may enable this on many browsers’ settings or by downloading a GPC extension for applicable browsers. GPC opt-outs are applied at the browser level. If you clear the cookies cache on your browser, websites such as ours will not be able to recognize your prior GPC opt-out, but you may opt-out again by re-enabling or downloading the GPC setting extension or by notifying us at privacyrequest.progressive.com.

Nondiscrimination

We will not discriminate against you for exercising your rights under the CCPA. However, we may charge a different price for goods or services if the difference is reasonably related to the value of your Personal Information.

Verifying requests

If you request to delete, correct, or discover Personal Information, we will attempt to verify your identity by trying to match identifying information provided by you to Personal Information about you that we have. If we do not have enough information to match, we may try to contact you to verify your identity. Examples of information you may be asked to provide include your name, address history, and information about your interactions with us. If you want us to disclose specific pieces of Personal Information that we collected about you or delete Personal Information that we collected from you, you may also be asked to provide a copy of the front and back of your driver’s license or other government-issued identification card. We will notify you if we cannot timely verify that you are the consumer about whom we have collected Personal Information.

How an agent can make requests on your behalf

You may designate an agent to make requests on your behalf. To make such a request, your agent may use privacyrequest.progressive.com or call us toll-free at 1-855-955-0742. The agent must provide us with a power of attorney from you or your signed permission authorizing the agent to make the request for you. If the agent requests disclosure of specific pieces of personal information or deletion of personal information, the agent may also be asked to send us a copy of the front and back of your driver’s license or other government-issued identification card. If the agent does not provide us with a power of attorney, we may contact you to directly

verify with you your identity and that you gave the agent permission to submit the request.

Questions and concerns

If you want to access this notice in a different format because of disability, or if you have any other CCPA questions or concerns, you may contact us at privacyrequest.progressive.com or call us at 1-855-955-0742.

Date

The foregoing Supplement was last updated as of 1/1/2024.

Metrics regarding 2022 CCPA requests from Californians

We received 35 requests to know. We complied with 28 of those requests in whole or part. We denied 7 of those requests. The mean number of days for processing was 6.

We received 41 requests to delete. We complied with 26 of those requests in whole or part. We denied 15 of those requests. The mean number of days for processing was 12.

We received 28 opt-out requests. We complied with 24 of those requests in whole or part. We denied 4 of those requests. The mean number of days for processing was 11.

Requests were denied due to unverifiable consumer identity or valid CCPA exemption.

For ensuing-year updates to these numbers, see the California privacy policy at <https://www.progressive.com/privacy/>.

California Notice at Collection

This Notice applies only to California residents (“Consumers”) concerning Personal Information that is subject to the California Consumer Privacy Act (“CCPA”). This Notice does not apply to information that is exempt from the CCPA.

“**Personal Information**” is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular Consumer or household in California. It includes the following categories:

- “**Identifiers**” such as a real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.
- “**CCR Categories**,” which may include the following categories of Personal Information described in the California Customer Records statute: name, signature, Social Security number, physical characteristics or description, address, 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.
- “**Protected Classification Characteristics**” under California or federal law such as age, marital status, and gender.
- “**Commercial Information**,” which may include records of personal

property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

- “**Internet or Other Electronic Network Activity Information**,” which may include website information, browsing history, search history, information on a Consumer’s interaction with an internet website, application, or advertisement.
- “**Geolocation Data**” about physical location or movements.
- “**Sensory Information**” consisting of audio, electronic, visual or similar information.
- “**Professional or Employment-Related Information**” such as information about current or past employment.
- “**Education Information**” such as education level.
- “**Inferences**” drawn from other Personal Information to create a profile about a Consumer reflecting the Consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Personal Information also includes the following categories of “Sensitive Personal Information”:

- “**Sensitive Identifiers**,” meaning Personal Information that reveals a Consumer’s Social Security, driver’s license, state identification card, or passport number.
- “**Sensitive Account Information**,” meaning Personal Information that reveals a Consumer’s account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account.
- “**Sensitive Geolocation Information**,” meaning Personal Information that reveals a Consumer’s geolocation within an area that is equal to or less than the area of a circle with a radius of 1850 feet.
- “**Sensitive Demographics**,” meaning Personal Information that reveals a Consumer’s racial or ethnic origin, religious or philosophical beliefs, or union membership.
- “**Sensitive Communications**,” meaning the contents of a Consumer’s mail, email, and text messages unless we are the intended recipient of the communication.
- “**Sensitive Genetics Information**,” meaning a Consumer’s genetic data.
- “**Sensitive Health Information**,” meaning Personal Information collected and analyzed concerning a Consumer’s health.
- “**Sensitive Sexual Information**,” meaning Personal Information collected and analyzed concerning a Consumer’s sex life or sexual orientation.

We may collect and use the preceding Personal Information (including Sensitive Personal Information) about you and your household for the following purposes (the “**Purposes**”):

- Analytics, research & development, pricing, and improving or upgrading our offerings.
- Auditing and quality control.
- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions.

- Claims and litigation.
- Compliance and related purposes, including, without limitation, making disclosures required by law or regulation, for governmental investigations or processes, or to our attorneys, accountants and auditors.
- Helping ensure our ability to detect security incidents, resist malicious, fraudulent or illegal activity, and report and help prosecute such activity and help protect people’s physical safety.
- Maintaining and protecting our data, systems and ourselves, including, without limitation, debugging to identify and repair errors.
- Marketing and advertising products and services offered by us or others, lead monetization, and associated research and analysis.
- Provide, process and service our products or offerings (e.g., maintaining or servicing policies, providing other consumer service, processing or fulfilling transactions and payments, verifying consumer information, communications, etc.
- Sharing information with throughout our family of companies or with companies in which we invest.

The minimum length of time for which we will retain the Personal Information we collect varies based on applicable statutes of limitations and whether we think we might need the information for court or other official proceedings.

We may sell, or share for Cross-Context Behavioral Advertising Purposes, Identifiers, Internet or Other Electronic Network Activity Information, Professional or Employment-Related Information, and Commercial Information. “**Cross-Context Behavioral Advertising**” means targeting advertising to a Consumer based on the Consumer’s Personal Information obtained from that person’s activity across businesses, distinctly-branded websites, applications, or services, other than the business, distinctly-branded website, application, or service with which the person intentionally interacts. You can opt-out of such sharing at privacyrequest.progressive.com.

We may allow third parties to collect personal information from our websites.

This Notice is incorporated into our Privacy Policy.