

UTICA NATIONAL INSURANCE GROUP ONLINE PRIVACY NOTICE

Last Updated: 1/1/2024

The member insurance companies of the Utica National Insurance Group (collectively, “Utica National”) respect your concerns about privacy. This Online Privacy Notice describes the types of personal information we collect on our websites and mobile apps that link to this Online Privacy Notice (collectively, “Online Services”), how we use the information, with whom we may share it and the choices available to you regarding our use of the information. We also describe measures we take to protect the security of the information and how you can contact us about our privacy practices.

Unless indicated otherwise, this Online Privacy Notice applies solely to our Online Services. Utica National also provides certain individuals with supplemental privacy notices, as described below:

- **U.S. Consumer Privacy Notice:** If you are a policyholder with Utica National, please also see our [U.S. Consumer Privacy Notice](#), which state law requires us to give to certain consumers to explain what we do with their personal information, how we may share it and how the law allows consumers to limit our sharing of the information.
- **Notice of Information Practices:** If you are a Utica National insurance applicant or policyholder, please also see our [Notice of Information Practices](#), which applies to personal information we obtain about applicants and policyholders in connection with transactions involving insurance primarily for personal, family or household needs.

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Information We Obtain

We obtain certain personal information about you when you interact with our Online Services, including:

- Contact information of policyholders and additional insureds, such as name, telephone number and postal and email address;
- Login credentials, such as username and password;
- Account and transaction information, such as policy number, billing account number, account transaction history (e.g., policy payments) and policy history;
- Claims information, such as information about who is involved in the claim, nature of the claim (e.g., type of damage), vehicle information (e.g., make and model and VIN), medical information (e.g., injuries, treating hospital and physician), claims history, and any related claims documents you provide;
- Driver's license information, such as license number, status, issue date, issuing state and license restrictions;
- Payment-related information;
- Demographic information, such as date of birth, gender and marital status;
- General location information;
- Information we obtain about you in connection with a job application, such as your resume information, legal work eligibility status, salary requirements, and other information you provide in connection with an application; and
- Other information you choose to provide, such as through emails or other communications, social media pages, surveys, registrations, claims, feedback, and sign-up forms.

When you use our Online Services, we may obtain certain information by automated means, such as cookies, web beacons, web server logs and other technologies. A "cookie" is a text file that websites send to a visitor's computer or other internet-connected device to uniquely identify the visitor's browser or to store information or settings in the browser. A "web beacon," also known as an internet tag, pixel tag or clear GIF, links web pages to web servers and cookies and may be used to transmit information collected through cookies back to a web server. The information we collect in this manner may include your device IP address, unique device identifier, WiFi network identifier and signal, web browser characteristics, device type and characteristics, operating system, language preferences, referring URLs, actions taken on our Online Services, and dates and times of usage.

We may use these automated technologies on our Online Services to collect information about your equipment, browsing actions, and usage patterns. These technologies help us (1) remember your information so you do not have to re-enter it; (2) track and understand how you use and interact with our Online Services; (3) tailor the Online Services around your preferences; (4) measure the usability of our Online Services and the effectiveness of our communications; and

(5) otherwise manage and enhance our products and services, and help ensure they are working properly.

Your browser may tell you how to be notified about certain types of automated collection technologies and how to restrict or disable them. Please note, however, that without these technologies, you may not be able to use all of the features of our Online Services. For mobile devices, you can manage how your device and browser share certain device data by adjusting the privacy and security settings on your mobile device.

Our Online Services are not designed to respond to “do not track” signals from browsers.

How We Use the Information We Obtain

We may use the personal information we obtain to:

- Provide our products and services;
- Establish and manage accounts;
- Process and fulfill transactions in connection with our products and services, including processing payments and investigating and administering insurance claims;
- Communicate with you, respond to inquiries and offer customer support;
- Personalize your experience on our Online Services;
- Report to credit bureaus;
- Market our products and services;
- Administer participation in surveys;
- Perform analytics (including, but not limited to, market research, trend analysis, financial analysis, and analysis of our customer base), and anonymization of personal information;
- Operate, evaluate and improve our business (including developing new products and services; improving and analyzing our products and services; managing our communications; and performing accounting, auditing and other internal functions);
- Maintain and enhance the safety and security of our Online Services, products and services and prevent misuse and troubleshoot technical issues;
- Manage career opportunities at Utica National, including for recruitment purposes, candidate screening and evaluation, and employee onboarding;
- Verify your identity and protect against fraud and other criminal activity, claims and other liabilities;
- Exercise our rights and remedies and defend against legal claims; and
- Comply with and enforce applicable legal requirements, relevant industry standards and Utica National’s policies and procedures.

We also may use the information in other ways for which we provide specific notice at the time of collection.

Third-Party Analytics Services

We may use third-party analytics services on the Online Services, such as Google Analytics. The providers of these analytics services use technologies such as cookies and web beacons to help us analyze your use of the Services. The information collected through these means may be disclosed to or collected directly by these services. To learn more about Google Analytics, please visit <https://www.google.com/policies/privacy/partners/>.

Information We Share

We may share the information we obtain about you with our affiliated insurance companies. We also may share the information we obtain about you with professional services organizations (e.g., attorneys and auditors) and third-party vendors and other entities that perform services on our behalf, such as website hosting, data analytics, marketing, payment processing, fraud prevention and other services. In addition, we may share personal information with (1) independent insurance agents who represent our companies; (2) inspection services; (3) independent claims adjusters; and (4) credit reporting agencies.

We may disclose personal information (1) if we are required to do so by law or legal process, such as a court order or subpoena; (2) in response to requests by government agencies, such as insurance regulatory authorities, state motor vehicle departments, or law enforcement agencies; (3) to establish, exercise or defend our legal rights; (4) when we believe disclosure is necessary or appropriate to prevent physical or other harm or financial loss; (5) in connection with an investigation of suspected or actual illegal activity; or (6) otherwise with your consent or as directed by your representative.

In addition, we reserve the right to transfer to relevant third parties the personal information we have about you in the event of a potential or actual sale or transfer of all or a portion of our business or assets (including in the event of a merger, acquisition, joint venture, reorganization, divestiture, dissolution, or liquidation), or other business transaction.

Your Choices

We offer you certain choices in connection with the personal information we collect from you. You can unsubscribe from our marketing mailing lists by following the “Unsubscribe” link in our emails. You also may update certain aspects of your online account details and settings by logging into your account on our Online Services.

How We Protect Personal Information

We maintain administrative, technical and physical safeguards designed to protect personal information against accidental, unlawful or unauthorized access, destruction, loss, alteration, disclosure or use in accordance with state and federal law.

Children's Privacy

Our Online Services are designed for a general audience and are not directed to children. We do not knowingly collect personal information online from children under the age of 13, or such other age as may be stipulated by applicable law.

Links to Third-Party Services and Features

For your convenience and information, our Online Services may provide links to other online services (such as websites or social media platforms), and may include third-party features such as apps, tools, widgets and plug-ins. These online services and third-party features may operate independently from us. The privacy practices of the relevant third parties, including details on the information they may collect about you, are subject to the privacy statements of these parties, which we strongly suggest you review. To the extent any linked online services or third-party features are not owned or controlled by Utica National, we are not responsible for these third parties' information practices.

Updates to Our Online Privacy Notice

We may update this Online Privacy Notice from time to time and without prior notice to you to reflect changes in our personal information practices. We will indicate at the top of the Online Privacy Notice when it was most recently updated.

How to Contact Us

You can submit a request or ask us questions about this Online Privacy Notice by emailing us at Compliance.Officer@uticanational.com , or writing to us at the following address:

Utica National Insurance Group
Attn: Compliance Officer
180 Genesee Street
New Hartford, New York, 13413