

Notice of Information Practices

This Notice of Information Practices describes how Arch Insurance Company (“ARCH”) collects, uses, shares, and protects the personal information of Arizona, California, Connecticut, Georgia, Illinois, Maine, Massachusetts, Minnesota, Montana, New Jersey, Nevada, North Carolina, Ohio, Oregon, and Virginia residents in connection with an insurance transaction. We collect this information in connection with issuing contracts, determining costs, handling claims, and other decisions in offering or providing you financial products and services for personal or household use. ARCH is committed to your privacy and security.

Please read this notice carefully to understand what we do with your information.

What personal information does ARCH collect?

We may collect, store and use personal information about you such as:

- **Personal identifiers:** your name, postal address, email address, telephone number, Internet Protocol address, and the name and similar identifiers about your spouse, children and beneficiaries, to the extent applicable.
- **Sensitive information protected by federal or state law:** your age, gender, race, marital status, national origin, or ethnicity or disability.
- **Professional or employment information:** your employer, your job title and income.
- **Financial information:** your account numbers, credit and debit card numbers in combination with security or access code, account balances, transaction history, credit and payment history, assets and liabilities, and records of personal property ownership and other similar financial information.
- **Medical and health information:** your medical history, and information on your medical treatment and diagnosis by a health care professional.
- **Life, health and other insurance information:** information about other insurance policies you may own.
- **Geolocation data:** We may determine your location by using other data from your online and mobile devices.
- **Internet or other electronic network activity information:** browsing history, search history, and information about your interaction with a website, online application or advertisement.
- **Information from outside agencies like consumer reporting agencies:** in some circumstances we may collect information from consumer reporting agencies or insurance support organizations about you, including credit reports, criminal offenses and convictions, consuming histories or tendencies, loan payment history or information from various anti-fraud databases related to you.

How does ARCH collect my personal information?

We collect most of the information we need directly from you when you apply to purchase an insurance policy or other product or service, including personal information you provide about others when you apply to purchase an insurance policy or other product or service, or in connection with processing your claims. If you are accessing our products and services through a group policy, we may receive information about you from the group policyholder, who may be your employer or another group you are affiliated with. We may also collect information about you from others, such as credit bureaus, affiliates, or other companies in connection with processing claims, combating suspected fraud, or for other operational or compliance purposes.

What does ARCH do with the information?

We use the information we collect about you to perform insurance functions, such as:

- Issuing and servicing your contract
- Processing claims
- Investigating potential fraud
- Responding to your inquiries
- Other activities permitted by state and federal law

When may ARCH share or disclose my information without prior authorization?

In the following circumstances, information collected by ARCH may be disclosed to third parties, such as agents, affiliates, service providers and others without your specific consent:

- To your agent or account representatives to service your policy.
- To persons who need this information to perform normal business functions for us or to detect or prevent criminal activity or fraud.
- Persons conducting actuarial or research studies on our behalf, subject to certain confidentiality protections and only to the extent permitted by law.
- Another insurance company or an insurance support organization – to perform an insurance transaction, or to detect or prevent criminal activity or fraud in connection with a transaction.
- An insurance regulatory authority.
- Law enforcement or other governmental authority.
- A group policyholder for the purpose of reporting claims experience or to the extent reasonably needed for conducting an audit of our services.
- Service providers performing marketing on our behalf, as permitted by law.

We will not share your personal information with non-affiliated third parties (or, in some circumstances, our affiliates) other than our agents or service providers unless you authorize us to share it or the law otherwise permits us to share it. You have the right to authorize or not authorize this sharing of personal information. Information obtained from a report prepared by insurance support organization may be retained by the organization and disclosed to other persons.

What are my rights in regard to my personal information?

You have the right to access the personal information that we have recorded about you, and to know whom we have shared it with. You also have the right to correct, amend, and delete the information collected about you if it is incorrect. To exercise your rights, you must submit a written request describing the information you would like to access, correct, amend, or delete by email to: ArchPrivacy@archinsurance.com.

If you request that we correct, change, or delete incorrect information we've collected about you, we will check our records and evaluate your request. We may refuse to make such a correction, change or deletion, such as where we believe the information is correct, required to fulfill a legal obligation, necessary to protect our legal interest, or as otherwise required or permitted by law. We will let you know if we agree with your request within thirty (30) days after we receive your written request. As part of a correction request you can also specifically designate any third parties that you think we may have provided with incorrect information about you. If we correct your information as a result of your requests, we will also provide corrected information to any third parties we may have provided incorrect information to in the past two years.

If we refuse to make a change you asked for, we will let you know the reason for our refusal and you can file a concise statement noting what you believe is the correct, relevant or fair information and the reasons you disagree with our refusal. We'll include your statement in our records and anyone who looks at the disputed personal information will also see your statement. From then on, if we disclose your information to another party, we will include your statement. You can also specify the third parties who you think we've provided the disputed information to previously, and we will send a copy of your statement to those who we have provided the disputed personal information to in the past two years. If you are a resident of Massachusetts or Minnesota, you also have the right to request review of our decision by the commissioner of insurance.

These rights do not apply to certain types of information under applicable law, including:

- Information we collect for an actual or anticipated civil or criminal proceeding
- Certain types of privileged information when an applicant or policyholder is suspected of fraud, material misrepresentation, or material nondisclosure.

How will I know if ARCH changes these policies?

We reserve the right to modify our information practices at any time, as permitted by law. We will update this policy as necessary to reflect any changes to our practices.