
Ullico Inc. Privacy Notice for California Residents

Effective Date: January 1, 2020

Last Updated on: August 10, 2026

This **Privacy Notice for California Residents** supplements the information contained in any other Privacy Notice provided by Ullico Inc. and its subsidiaries and affiliates available at <https://www.ullico.com/legal-privacy> and <https://www.ullicoselect.com/legal-privacy> and applies solely to all visitors, 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, as amended by the California Privacy Rights Act of 2020 (collectively "CCPA"), and 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 reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device ("personal information"). 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 we collect in connection with the issuance of financial products or services to you that are to be used primarily for personal, family, or household purposes and that is subject to the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA).
 - Information we collect and provide for use that is subject to the Fair Credit Reporting Act.
 - Information we collect as a motor vehicle record and that is subject to the Driver's Privacy Protection Act of 1994.

In particular, we have collected the following categories of personal information from consumers within the last twelve (12) months:

Identifiers – A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.

Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) – A name, signature, Social Security number, physical characteristics or description, address, telephone number, 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. Some personal information included in this category may overlap with other categories.

Characteristics of protected classifications under California or federal law – Age, national origin, citizenship, marital status, medical condition, physical or mental disability, gender.

Commercial information – Including records of insurance and investment products or services purchased, obtained, or considered.

Internet or other similar network activity – Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

Professional or employment-related information – Job history.

Sensitive Personal Information – Social Security number, driver's license number, state identification number or passport number; union membership; genetic data; health information.

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

- Directly from you. For example, from applications and claim forms you complete.
- Indirectly from you. For example, from observing your actions on our websites.
- From third parties that are authorized to share your information with us, such as insurance support organizations.
- From unions, employers, or other group customers with which you are affiliated.

Use of Personal Information

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

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote or ask a question about our products or services, we will use that information to respond to your inquiry. If you provide your personal information to purchase insurance or financial products, we will use that information to price, underwrite, service and administer those products.
- To provide support, personalize and develop our websites, products, and services.
- To create, maintain, customize, and secure your account with us.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- For testing, research, analysis, and product development, including to develop and improve our websites, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our consumers is among the assets transferred.

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.

Disclosure of Personal Information

We may disclose your personal information to service providers or contractors 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.

Disclosures of Personal Information for a Business Purpose

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

- Identifiers
- California Customer Records personal information categories
- Characteristics of protected classifications under California or federal law
- Commercial Information

- Internet or other similar network activity
- Professional or employment-related information
- Sensitive Personal Information

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

- Insurance providers whose products we market to you and to employers, unions or other groups with whom you are affiliated
- Vendors and service providers who provide services such as data analysis, payment processing, claims processing, policy administration, information technology and related infrastructure, customer service, auditing, marketing and marketing research activities.
- Partners and third parties who provide services such as payment, banking, data storage, legal expertise, tax expertise, and auditors.

WE DO NOT SHARE OR SELL YOUR PERSONAL INFORMATION TO THIRD PARTIES.

“Sharing” is defined as sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer’s personal information by the business to a third party for cross-context behavioral advertising whether or not for monetary or other valuable consideration.

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. Once we receive and confirm your verifiable consumer request (see **Exercising Your Rights**), we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources from which the personal information is collected.
- The business or commercial purpose for collecting that personal information.
- The categories of third parties to whom we disclose that personal information.
- If requested, 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 (see **Exercising Your Rights**), we will delete (and direct third parties to whom your personal information is disclosed to delete) your personal information from our records, unless an exception applies.

Right to Correct Inaccurate Personal Information

You have the right to request that we correct inaccurate personal information. Once we receive and confirm your verifiable consumer request (see **Exercising Your Rights**), we will use commercially reasonable efforts to correct the inaccurate personal information. If we are unable to correct your personal information or deny your request, we will inform you of the reasons.

Right to Opt Out of Sale or Sharing of your Personal Information

You have the right to direct a business to not sell or share your personal information with third parties. **We do not sell or share your personal information. We also do not knowingly sell or share personal information of consumers under 16 years of age.**

Right to Limit the Use or Disclosure of Sensitive Personal Information

You have the right to limit the use or disclosure of your Sensitive Personal Information (defined above) to only those purposes listed in section 7027(m) of the CPRA regulations (Cal. Code Regs. tit. 11, § 7027(m)). We do not use or disclose Sensitive Personal Information for purposes other than those specified in section 7027(m).

Exercising Your Rights

To exercise the access, deletion, and correction rights described above, you may submit a verifiable consumer request to us by:

- Calling us at: 1-833-286-5229
- Emailing us at: Compliance@ullico.com
- Writing us at: Ullico Inc.
7373 Wisconsin Ave.
Ste 2000
Bethesda, MD 20814
Attn: Privacy Officer

Only you, or someone legally authorized 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.

We are only obligated to respond to 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, which may include at least two or more pieces of information to match against personal information about you that we may or may not maintain and which we have determined to be reliable for the purpose of verification.
- 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. We shall delete any personal information provided for this purpose as soon as practical after processing your request.

Authorized Agent

Only you or an agent authorized to act on your behalf ("Authorized Agent"), may make a verifiable consumer request related to your personal information. An Authorized Agent must be a natural person or person registered with the California Secretary of State to conduct business in California who is authorized to act on your behalf, or to whom you have provided power of attorney pursuant to California Probate Code Sections 4000 to 4465.

If you wish to have an Authorized Agent make a verifiable consumer request on your behalf, they will need to provide us with sufficient written proof that you have designated them as your Authorized Agent, and we may still require you to provide sufficient information to allow us to reasonably verify that you are the person about whom we collected personal information.

Response Timing

We endeavor to respond to a verifiable consumer request within forty-five (45) calendar days of its receipt. If we require more time (up to an additional 45 calendar days), we will inform you of the reason in writing. If we cannot comply with a request, we will explain why. We will deliver our written response by mail or electronically, at your option.

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

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

However, we may offer you certain financial incentives permitted by the CCPA that can result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information's value and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt-in consent, which you may revoke at any time.

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 post the updated notice on the websites and update the notice's effective date. **Your continued use of our websites following the posting of changes constitutes your acceptance of such changes.**

Contact Information

If you have any questions or comments about this notice, the ways in which Ullico Inc. collects and uses your information described here and in the Privacy Policy, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: 1-833-286-5229

Email: Compliance@ullico.com

Postal Address: Ullico Inc.

7373 Wisconsin Ave.

Ste 2000

Bethesda, MD 20814

Attn: Privacy Officer