

CHUBB GROUP
CALIFORNIA CONSUMER PRIVACY ACT
“AT COLLECTION” PRIVACY NOTICE
INFORMATION FOR CALIFORNIA RESIDENTS

This notice provides specific information for residents of California. It is intended to satisfy the California Consumer Privacy Act (“CCPA”) requirement to notify you, at or before the point of collection, regarding the categories of personal information we collect about you and how we use that information, whether online or offline. This notice is supplemented by the [ADDITIONAL NOTICE TO CALIFORNIA RESIDENTS](https://www.chubb.com/us-en/online-privacy-policy.aspx) section of our [Online Privacy Policy](https://www.chubb.com/us-en/online-privacy-policy.aspx) (<https://www.chubb.com/us-en/online-privacy-policy.aspx>), which contains more detailed information, including information about your rights. You can access this section of our Online Privacy Policy by clicking <https://www.chubb.com/us-en/online-privacy-policy.aspx#Categories-Personal>. Chubb provides separate CCPA privacy notices to residents of California who are employees, job applicants or contractors of Chubb.

Under the CCPA, and for the purposes of this privacy notice, “personal information” is any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household, including, but not limited to, the categories identified in the table below to the extent they identify, relate to, describe, are reasonably capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular consumer or household. Not all personal information of California residents is covered by the CCPA. For example, it does not include information that is lawfully made available from government records, protected health information, consumer reports and background checks, or information we collect in connection with the issuance of products or services to you that are to be used primarily for your personal, family, or household purposes. Please refer to the [ADDITIONAL NOTICE TO CALIFORNIA RESIDENTS](https://www.chubb.com/us-en/online-privacy-policy.aspx#Categories-Personal) section of our Online Privacy Policy for additional information about the scope of the CCPA.

CATEGORIES OF PERSONAL INFORMATION THAT WE COLLECT:

The type of information that we collect from you depends on how you interact with us. The table below lists the categories of personal information that we may collect about residents who are not employees, job applicants or contractors of Chubb. Some personal information included in the categories below may overlap with other categories:

Category	Examples	Collected
Name, Contact Information and other Identifiers	Real name, alias, job title, address, unique personal identifier, online identifier, device IDs, Internet Protocol address, email address, date of birth, policy number, salary information, social security number (e.g., in the context of workers’ compensation insurance), driver’s license number, other government identifiers, credit card number (e.g., in relation to credit card enhancement products), and tax ID.	YES
Customer Records	Paper and electronic customer or claimant record containing personal information, as well as information provided by a reinsurance or insurance broker/agent for underwriting purposes and information included in a list of claims, such as name, signature, physical characteristics or description, address, telephone number, education, current employment, employment history, social security number, passport number, driver’s license or state identification card number, insurance policy number, bank account number, payment card number, gender, height, weight, medical information (including reports and medical bills), health insurance information, details about home address, security and travel plan arrangements (Kidnap and Ransom policies), records of personal property, and products or services purchased or obtained.	YES

Category	Examples	Collected
Characteristics of Protected Classifications under California Law	Age (40 years or older), race, ancestry, national origin, citizenship, religion or creed, marital status, pregnancy, medical condition, physical or mental disability, sex, and veteran or military status.	YES
Usage Data	Internet, e-mail or other electronic network activity information including regarding a California resident's interaction with our portals, internet websites, applications, or advertisements, including, but not limited to, browsing history, clickstream data, and search history.	YES
Biometric Information	Individual biological or behavioral characteristics including measurements of physical characteristics such as height, weight and blood pressure, sleep, health, or exercise data that contain identifying information.	YES
Non-Public Educational Information	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes and student disciplinary records.	YES
Geolocation Data	Physical location or movements in connection with reporting certain policy claims data via mobile applications, or to use for marketing.	YES
Audio, Video and Other Electronic Data	Audio information including call recordings, video, and photographs.	YES
Professional or Employment-Related Information	Employment history, qualifications, licensing, and disciplinary record.	YES
Inferences drawn from other personal information	Inferences drawn from any of the information described in this section about a resident including inferences reflecting the resident's preferences, characteristics, behavior and abilities.	YES

PURPOSES FOR WHICH PERSONAL INFORMATION IS USED:

The categories of personal information described above are collected and may be used for the following business or commercial purposes:

- to provide you with, renew or modify products and services;
- to provide you with the information and documents you request and for other customer service purposes;
- to process claims and other legal actions;
- to provide you with information about www.chubb.com and other websites, mobile applications, or Online Services that link to our Online Privacy Policy ("Online Services") or required notices;
- to carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing, collections and payments;
- to deliver marketing communications or promotional materials that may be of interest to you and to assist us in determining relevant advertising;
- for advertising and marketing purposes, as well as claims assessment and actuarial purposes, we may share your information with analytics service providers;
- to improve, enhance, and maintain the quality of services we provide and the usefulness of the Online Services;
- to customize your experience when using the Online Services;
- to comply with applicable laws;
- to respond to law enforcement requests, court orders or regulations, subpoenas, search warrants, other legal processes, or to perform other reporting obligations, as required by applicable law;
- to perform research, testing and product development and demonstrations, and to analyze use of our websites and online

applications;

- to prevent and detect fraudulent, malicious, deceptive, infringements of our policies and contracts and other potential misuse of or illegal activity relating to our products, services and assets;
- to carry out actuarial analysis and develop our actuarial and pricing models;
- to assist our affiliates in their everyday business purposes;
- to provide training or organize events;
- as described to you when collecting your personal information;
- to investigate privacy, security or employment-related incidents;
- to refer you to our third party partners as part of a referral program;
- to conduct financial, tax and accounting audits, and audits and assessments of Chubb's business operations or security and financial controls;
- to plan, engage in due diligence for, and implement commercial transactions; and
- to comply with contracts related to products or services that we provide to you such as reinsurance agreements.

FRAUD STATEMENTS

Applicable in Alabama

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Applicable in Alaska

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Applicable in Arizona

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Applicable in Arkansas

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in California

For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Applicable in Delaware, Idaho, and Indiana

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Applicable in District of Columbia

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Applicable in Florida

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Applicable to Kentucky, Louisiana, Maine, and Tennessee

Any person who knowingly and with intent to injure, defraud, or deceive an insurance company or another person, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact, material thereto, commits a fraudulent insurance act, which is a crime, subject to criminal prosecution, civil penalties, and/or restitution fines. In LA, ME, and TN, insurance benefits may also be denied.

Applicable to Maryland and Rhode Island

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Applicable in New Hampshire

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638.20.

Applicable in New Jersey

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Applicable in New Mexico

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Applicable in New York

Automobile Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company commits a fraudulent act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

All Other: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Applicable in Ohio

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Applicable in Oklahoma

Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Applicable in Oregon

Any person who makes any misstatements, misrepresentations, omissions or concealments that are material to the content of the contract, relied upon by the insurer, material to the risk, and/or the information was provided fraudulently may be guilty of insurance fraud . Insurance benefits may also be denied.

Applicable for Pennsylvania

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Applicable in Virginia and Washington

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Applicable in West Virginia

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.