

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](#) 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.