PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

Effective January 1, 2020

IMPORTANT PRIVACY NOTICE REGARDING YOUR NONPUBLIC PERSONAL INFORMATION

Why do we have this Notice?

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS is in addition to the information contained in Trupanion's Privacy Policy and applies only to visitors, members and others who reside in the State of California. We are providing you with this notice to comply with the California Consumer Privacy Act of 2018 ("CCPA") and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice. You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices.

What are Your Rights and Choices?

Under the CCPA California consumers (residents) have specific rights regarding their personal information.

- You have the right to know types of personal information we collect, use, disclose or sell.
- You have the right to request that we delete certain types of personal information.
- You have the right to opt-out of the sale of personal information.
- You have the right not to receive discriminatory treatment by us for exercising the privacy rights conferred by the CCPA.
- You have the right to designate an authorized agent to make requests under the CCPA on your behalf.

What information do we collect?

Category	Examples	Collected
A. Identifiers	Name, alias, postal address, unique personal identifier, Internet Protocol ("IP") address, email address, etc.	Yes
B. 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, passport 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.	We only collect name, address, telephone number, email address, insurance policy number and payment information.
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status,	No

	genetic information (including familial genetic information).	
D. Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	No
E. Biometric Information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as fingerprints, faceprints and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	No
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	Yes
G. Geolocation data.	Physical location or movements.	No
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	No
Professional or employment- related information.	Current or past job history or performance evaluations	No
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232(g), 34 C.F.R. Part 99))	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, student financial information, or student disciplinary records.	No
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	No

How do we collect this personal information?

We collect your personal information, for example, when you:

- Request an insurance quote
- Apply for insurance, pay premiums, or make changes to your policy
- File a claim
- Provide employment information
- Fill out customer surveys

We also collect personal information from others, such as affiliates, or joint marketing partners or lead providers.

How do I Opt-Out of you Selling or Sharing my Personal Information?

We do not sell your personal information to anyone, for any reason. We only share information for the reasons listed above. Should you wish to Opt-out of receiving marketing communications from Trupanion, please contact us at (855) 587-7715, email us at CaliforniaPrivacy@trupanion.com or complete an Opt-Out form. Please include your name, address, telephone number, and policy number (if applicable) for these requests.

How do we protect your personal information?

We use a number of security measures to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings.

Why can't I limit all sharing?

Federal law gives you the right to limit only (i) sharing for affiliates' everyday business purposes – information about your creditworthiness; (ii) affiliates from using your information to market to you; and (iii) sharing for nonaffiliates to market to you. State laws may give you additional rights to limit sharing.

Can I see my personal information and/or ask to have it deleted?

Yes. You have the right to request to see your personal information or ask that your personal information be deleted. If you wish to file a request, please contact us at (855) 587-7715 or email us at CaliforniaPrivacy@trupanion.com. Please be advised that we will only process this request if we can verify the identity of the requestor. Only you or a person authorized to act on your behalf may make a request related to your personal information. Please include your name, address, telephone number, and policy number (if applicable), and let us know what kind of information you would like to have removed. A verifiable request does not require you to have a policy with us. We will only use personal information provided in the request to verify the requestor's identify and/or authority to make the request.

Questions

Please feel free to contact us at (855) 587-7715 or <u>CaliforniaPrivacy@trupanion.com</u> if you have any questions about this Notice.