



FACTS	WHAT DOES GENERALI US BRANCH (“GUSB”) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Personal information and identifiers: <i>name, date of birth</i></li> <li>• Demographics: <i>age, disability status, citizenship, gender</i></li> <li>• Product information: <i>policy/account number, policy/account values</i></li> <li>• Audiovisual information: <i>video &amp; audio recordings</i></li> </ul>
How?	All financial companies need to share customer personal information to run their everyday business. In this section below, we list the reasons financial companies can share their customer information; the reasons GUSB chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does GUSB share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates’ everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> — information about your creditworthiness	No	Yes
<b>For our affiliates to market to you</b>	No	Yes
<b>For nonaffiliates to market to you</b>	No	No

Questions?	Call us at: <b>866-757-0010</b> Email us at: <a href="mailto:consumerprivacy@us.generaliglobalassistance.com">consumerprivacy@us.generaliglobalassistance.com</a>
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Who we are	
Who is providing this notice?	This privacy notice is provided by Generali US Branch (“GUSB”)

What we do	
<b>How does GUSB protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards, access limitations, and secured files and buildings.
<b>How does GUSB collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• apply for a product or make a claim.</li> <li>• give us your contact information.</li> <li>• communicate and transact with us.</li> <li>• pay insurance premiums.</li> </ul> We also may collect your personal information from others, such as affiliates or other companies.
<b>Why can I not limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness.</li> <li>• affiliates from using your information to market to you.</li> <li>• sharing for nonaffiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include the member companies of (i) Europ Assistance North America, Inc.; (ii) Europ Assistance Holding S.A.S and (iii) Assicurazioni Generali S.p.A.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. For example, we use service providers to perform business functions for us.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>GUSB does not jointly market.</i>

Other important information	
<b>For residents of Arizona, California, Connecticut, Georgia, Illinois, Maine, Massachusetts, Minnesota, Montana, New Jersey, Nevada, North Carolina, Ohio, Oregon, and Virginia.</b> These states require insurers and agents to describe their information practices in addition to providing a Privacy Notice. The two notices are very similar, but in general our information practices include the following: GUSB may obtain information about you and any other persons applying for insurance. Some of this information will come from you and some may come from other sources. That information and any other information collected by GUSB may in some circumstances be disclosed to third parties, such as agents, affiliates, service providers and others without your specific consent. In some cases, we may need your direct authorization before sharing that information. Residents have the right to access, to correct and, in some states, to delete (if incorrect) the information collected about them, except information that relates to a claim or to a civil or criminal proceeding. If you are refused coverage or if your application is postponed, you may also have the right to receive the specific reason in writing. To exercise your rights or if you wish to have a more detailed explanation of our information practices required by your state, please submit a written request by email to: <a href="mailto:consumerprivacy@us.generaliglobalassistance.com">consumerprivacy@us.generaliglobalassistance.com</a> .	
<b>State Specific Requirements.</b> Customer personal information will be collected, used, and stored as required by applicable federal privacy laws. If the customer's state laws provide more protection of the customer's personal information than federal privacy laws, GUSB will protect the customer's personal information as required by such state law.	
<b>For residents of Arizona, California, Maine, Massachusetts, Minnesota, Montana, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oregon, and Virginia.</b> 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.	
<b>For Vermont Residents only.</b> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.	

**For Nevada Residents Only.** We are providing this notice pursuant to Nevada state law. You may elect to be placed on our internal Do Not Call list by contacting us as listed above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov). You may contact the applicable customer service department using the contact information above or by writing to us at 7 World Trade Center 250 Greenwich Street – 33rd Floor New York, NY 10007 USA.

**For California Residents only.** The California Consumer Privacy Act (CCPA) gives California residents certain privacy rights with respect to the limited nonpublic personal information we collect. These rights are:

- the right to notice of the personal information we collect;
- the right to know the categories, sources and specific pieces of personal information we have collected about you in the past 12 months, including our purpose for collecting the information and the categories of third parties with whom we share that personal information, subject to certain exceptions;
- the right to delete some or all of the personal information we collect, subject to certain exceptions; and
- the right to opt-out of our sale of your personal information, if we sell your personal information.

CCPA rights are limited and do not apply to any of the personal information that we have collected from you and about you in connection with providing you an insurance or financial product or service. The personal information we collect that is subject to the CCPA includes some of your internet and network activity. We may share this information with our service providers for a business purpose. We do not sell personal information about current or former customers to any third parties. We may allow third-party advertising cookies to be placed on your browser or mobile device when you visit our website. You may opt-out of third-party cookies.

You have the right to see and, if necessary, correct personal data. This requires a written request, both to see your personal data and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a more detailed description of our information practices and your rights, please write to us at: 7 World Trade Center 250 Greenwich Street – 33<sup>rd</sup> Floor New York, NY 10007 USA.

Rev 03/2022