

Privacy Policy for California Residents

This Privacy Policy is for California Residents (the “California Policy”) and supplements the information contained in our main Policy. This California Policy explains the personal information we collect or process about California residents in connection with our Website and our Services, how we use, share, and protect that personal information, and what your rights are with respect to your personal information that we gather and process. This policy only applies to consumers who access or use our Website and/or our Services and who are California residents. We adopt this California Policy to comply with the California Consumer Privacy Act of 2018 (CCPA) and other California privacy laws. Any terms defined in CCPA have the same meaning when used in this Policy, including the term “personal information,” which means “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. Personal information does not include information that has been de-identified or aggregated.”

Personal Information We Collect and Share, and for What Purpose

In the past 12 months, we may have collected and shared [*the following categories of personal information*](#) from or about users of our Website or Services.

We may also use or share de-identified information that is not reasonably likely to identify you for commercially legitimate business purposes.

Personal Information We Collect and Have Sold – Do Not Sell My Personal Information

California residents may opt out of the “sale” of their personal information. We do not sell your information under CCPA.

We obtain information from third parties, such as paramedical examiners, who in turn received such information from you, in connection with the application process for life insurance. Carriers may review lab results and APSs to determine eligibility for life insurance – disclosures that you have authorized as part of the application process.

Your Rights as a California Resident

Under CCPA, California residents have specific rights regarding their personal information as described below. These rights are subject to certain exceptions. We explain how you may exercise this right below.

1. The Right to Disclosure of Information. You have the right to request that we disclose certain information regarding our practices with respect to personal information. If you submit a valid and verifiable request and we confirm your identity and/or authority to make the request, we will disclose to you any of the following at your direction: (i) the categories of personal information we have collected about you in the last 12 months, (ii) the categories of sources for the personal information we have collected about you in the last 12 months, (iii) our business or commercial purpose for collecting that personal information, (iv) the categories of third parties with whom we

share that personal information, and (v) the specific pieces of personal information we collected about you. In addition, if we sold your personal information or disclosed it to a third party for a business purpose, we will provide a list of the personal information types that each category of recipient purchased. We explain how you may exercise this right below.

2. Right to Deletion. 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. If you submit a valid and verifiable request and we can confirm your identity and/or authority to make the request, we will determine if retaining the information is necessary for us or our service providers to:

- Complete a transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law;
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et seq.);
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent;
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us;
- Comply with a legal obligation; and/or
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

If none of the above retention conditions apply, we will delete your personal information from our records and direct our service providers to do the same. We explain how you may exercise this right below. Please note that deletion of your information may affect your experience accessing or using our Website or Services.

3. Right to Opt-Out of the Sale of Your Personal Information. As a California resident, you have the right to direct a business that sells your personal information to third parties not to sell your personal information. This right is referred to as “the right to opt-out.” We explain how you may exercise this right below.

4. *Right Against Discrimination.* You may exercise your rights under the CCPA without discrimination. For example, unless the CCPA provides an exception, we will not:

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

We may offer you financial incentives to provide us with personal information that is reasonably related to the information's value. This could result in different prices, rates, or quality levels for our products or services. Any financial incentive we offer will be described in written terms that explain the material aspects of the financial incentive program. You must opt-in to any financial incentive program and may revoke your consent at any time by contacting us as indicated below.

How To Exercise Your Rights Under the CCPA

To submit general questions or requests regarding this Privacy Notice or our privacy practices, please contact us at privacy@covrtech.com.

To submit a verifiable request under the CCPA to access or delete your information, please visit our online request portal and fill in the form by visiting [here](#).

Alternatively, you may call us at this number: **844-430-2687**

Please note that you if you choose to make a CCPA request, we will require certain information in order to verify who you are, including your name, account information, address, and telephone number. This information will be requested via the webform.

Direct Marketing Lists – California Shine the Light Law

California residents can also request a list of all the third parties to which we have disclosed certain personal information (as defined by California's Shine the Light law) during the preceding year for those third parties' direct marketing purposes. California residents may contact us at **401 W Front Street, Ste. 500, Boise ID 83702**

In the body of your request, you must include: "California Shine the Light Request", your name, a current California address including, street address, city, state, and zip code, as well as sufficient information for us to determine if the law applies to you. You will need to attest to the fact that you are a California resident. We will not accept requests by telephone, email, or facsimile, and

we are not responsible for notices that are not labeled or sent properly, or that do not have complete information.