



FOR CALIFORNIA RESIDENTS:

PRIVACY NOTICE AT COLLECTION FOR CALIFORNIA RESIDENTS

This Privacy Notice at Collection applies to personal information of California residents collected by The Hanover Insurance Group, Inc. (including our subsidiaries and affiliates, “**Hanover**,” “**we**,” “**our**,” or “**us**”) to the extent the information is subject to the California Consumer Privacy Act of 2018 (“**CCPA**”). There are several exemptions from the CCPA, and this notice does not apply to Personal Information collected pursuant to (i) the Gramm-Leach-Bliley Act and its implementing regulations (such as information collected in connection with an insurance policy or claim for personal, family or household purposes); (ii) the California Financial Information Privacy Act; (iii) the Health Insurance Portability and Accountability Act (“**HIPAA**”); or (iv) certain business-to-business transactions.

Personal Information We Collect

Hanover collects information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“**Personal Information**”). We do not sell consumers’ Personal Information.

Generally, we use the Personal Information we collect for performance of our services, and for our business operations as required or permitted by law. You may review the information below for more detail on how we use the Personal Information we collect.

Category of Personal Information	Examples	Business or Commercial Purpose for Use
Identifiers	Real name, alias, postal address, unique personal identifier, Social Security number, driver’s license number, passport number or other similar identifiers.	We use this Personal Information for performance of our services and for our business operations as required or permitted by law. For example: <ul style="list-style-type: none">• Providing you with the services that you request, such as by completing transactions, finding an agent, processing claims, or providing a quote for one of our products, or• Communicating with you, for example to respond to inquiries.

Category of Personal Information	Examples	Business or Commercial Purpose for Use
Identifiers (Continued)	In addition, through online facilities or services, (e.g., our website) we may collect the following identifiers: online identifier, Internet Protocol address, email address, account name, user name, password and password hint information.	<p>We use this information to provide services to you and to maintain our website or other online services, such as:</p> <ul style="list-style-type: none"> • To help maintain the safety, security, and integrity of our website, information systems, databases and other technology assets, or • To maintain secure accounts with us, • To provide alerts or other messages via email and/or text messages concerning our products or services that may be of interest to you, or • For testing, research, analysis, and product development, including to develop and improve our website, products and services.
Personal Information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	A name, signature, Social Security number, address, telephone number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, financial information, medical information, or health insurance information.	<p>We use this Personal Information for performance of our services and for our business operations as required or permitted by law. For example:</p> <ul style="list-style-type: none"> • Underwriting and analysis, • Business or audit operations, • Providing you with the services that you request, such as by completing transactions, processing claims, or providing a quote for one of our products, or • Communicating with you, for example to respond to inquiries.

Category of Personal Information	Examples	Business or Commercial Purpose for Use
Characteristics of protected classifications under California or federal law	Age, marital status, medical condition, physical or mental disability, sex, gender, veteran or military status and genetic information.	<p>We use this Personal Information for performance of our services and for our business operations as required or permitted by law. For example:</p> <ul style="list-style-type: none"> • Providing you with the services that you request, such as by completing transactions, processing claims, or providing a quote for one of our products, • To provide support and to respond to consumer inquiries, including to investigate and address concerns, and to monitor and improve our responses, or • Underwriting.
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	<p>We use this Personal Information for performance of our services and for our business operations as required or permitted by law. For example:</p> <ul style="list-style-type: none"> • Providing you with the services that you request, such as by completing transactions, processing claims, or providing a quote for one of our products, • Providing you with information about our products or services that may be of interest to you, • Developing additional products or services, or • Communicating with you, for example to respond to inquiries.

Category of Personal Information	Examples	Business or Commercial Purpose for Use
Internet or other electronic network activity	Browsing history, search history, and information regarding a consumer’s interaction with a website, application, or advertisement.	<p>We use this Personal Information for performance of our services and for our business operations as required or permitted by law. For example:</p> <ul style="list-style-type: none"> • To provide access to our website and the information about our products and services contained therein, • To facilitate the processing of claims or payment of bills, for example through our consumer bill pay portal, • For the security of our website and information systems, • Providing you with information, including communications about our products or services that may be of interest to you • To support, personalize, improve our website, products or services.
Geolocation data	Geographic tracking data, physical location and movements.	<p>We use this Personal Information for performance of our services and for our business operations as required or permitted by law. For example:</p> <ul style="list-style-type: none"> • Detecting security incidents, • Preventing malicious, deceptive or illegal activity, or • Facilitate services provided via our mobile applications, including mobile applications designed to promote safe driving.
Sensory data	Audio, electronic, visual, or similar information.	<p>We use this Personal Information for performance of our services and for our business operations as required or permitted by law. For example:</p> <ul style="list-style-type: none"> • Providing you with the services that you request, such as by completing transactions, processing claims, or providing a quote for one of our products, or • Communicating with you, for example to respond to inquiries.

Category of Personal Information	Examples	Business or Commercial Purpose for Use
Professional or employment-related information	Current or past employment history, performance evaluations, disciplinary records, investigations, awards, earnings, compensation and payroll records, benefit records, employment application, resume, background checks, contracts and agreements or termination records, leave documentation, medical records or workers compensation records.	<p>We use this Personal Information for performance of our services and for our business operations as required or permitted by law. For example,</p> <ul style="list-style-type: none"> • Audit or operational purposes, • Facilitating claims processing, • To underwrite end-to-end insurance solutions, such as workers' compensation products.
Non-public education information (as defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99))	Education records maintained by an educational agency or institution, including grades, transcripts, or course lists.	We may collect information about your education history directly from you for the same purpose described above, and we may otherwise collect information directly from education agencies or institutions.
Inferences from other Personal Information to create a profile of a person	Information used to create a profile about a consumer reflecting the consumer's preferences, characteristics and behavior.	<p>We use this Personal Information for performance of our services, and for our business operations as required or permitted by law. For example:</p> <ul style="list-style-type: none"> • Providing you with the services that you request, such as by completing transactions, processing claims, or providing a quote for one of our products, • To develop, operate, deliver, maintain, improve, enhance, and protect our services and in connection with other Hanover offerings and operations • Providing you with information, including communications about products or services that may be of interest to you.

Further Information

Please visit our website (www.hanover.com) for further information about Personal Information we collect, and your rights under the California Consumer Privacy Act of 2018.

If you have questions about this notice, please contact us at:

Phone: 800-446-8379

Email: privacy@hanover.com

Address: The Hanover Insurance Group, Inc.
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