

NOTICE OF PRIVACY POLICY

No coverage is provided by this Notice nor can it be construed to replace any provisions of your insurance policy. This Notice does not form part of your insurance policy and is being provided to you as required by law.

Applicable Law and What We Do to Protect Privacy

Kinsale Insurance Company and its affiliates (hereinafter "Kinsale") believe that personal information we collect about our customers, potential customers, proposed insureds (referred to collectively in this Privacy Notice as "customers"), or claimants must be treated with the highest degree of confidentiality. For this reason and in compliance with applicable laws, including the Gramm-Leach-Bliley Act ("GLBA") and the California Consumer Privacy Act ("CCPA"), we have developed a Privacy Policy that applies. For purposes of our Privacy Policy, the term "personal information" includes all information we obtain about an individual customer and maintain in a personally identifiable way. In order to assure the confidentiality of the personal information we collect and in order to comply with applicable laws, all Kinsale employees with access to personal information about our customers are required to follow this policy.

Kinsale's products are developed for, marketed to, and intended for individuals and businesses located in the United States and are not intended for European or United Kingdom residents who might implicate laws other than the GLBA or CCPA, such as the European Union's General Data Protection Regulation or the United Kingdom's Data Protection Act of 2018; neither the General Data Protection Regulation nor the Data Protection Act of 2018 apply to Kinsale.

Protecting Confidentiality

Our employees as well as the independent insurance agents, insurance producers, and insurance brokers through whom our insurance products are distributed may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic, and procedural safeguards against unauthorized access or use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through insurance applications and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, insurance producers, insurance brokers, governmental agencies, third parties, or consumer reporting agencies. The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, date of birth, insurance score, claims history, information required to investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect information over the Internet, please see our online Privacy Policy at <https://www.kinsaleins.com/privacy-policy/>. Generally, Kinsale may use cookies, web beacons, analytics, and other technologies to help us provide users with better service and a more customized web experience. You may choose not to accept cookies by changing the settings in your web browser. Information obtained on our websites may include IP address, browser and platform types, access times, referral data, and your activity while using our site.

Limited Disclosure

To the extent that a customer is a business entity, neither the GLBA nor the CCPA apply because both apply only to individuals. To the extent that a customer is an individual, the GLBA and CCPA do apply; however, Kinsale does not disclose any nonpublic personal information about its customers or former customers except as may be required or permitted by law. We do not sell your personal information to anyone and collection of your personal information is not conducted in exchange for a financial incentive offered to you. There is not an opportunity for you to prevent or “opt out of” information sharing because we only share personal information with others as required or permitted by law. When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law. The types of information disclosed may include personal information we collect as necessary to service your policy, claim, or account; investigate and pay claims; comply with state and federal laws, regulations, regulatory requests, or regulatory mandates; and process other transactions that you request. Third parties that receive information may include your independent agent, insurance producer, insurance broker, regulators, reinsurance companies, fraud investigation and prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, including any applicable statute of limitations, or as we believe is necessary to comply with applicable law or regulation. In some instances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you.

For California Residents: Right to Know About Personal Information Collected or Disclosed and Right to Request Deletion of Personal Information We Collected From You

Under the CCPA, “Personal Information” is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. The CCPA, however, does not apply to certain information, such as information subject to the GLBA. As a result, this Notice does not apply with respect to, for example, nonpublic personal information that we collect about California residents in connection with our providing insurance products or services for personal, family, or household purposes.

If you are a California resident, you may request that we disclose to you the following information covering the 12 months preceding your request:

- The categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information.
- The business or commercial purpose for collecting Personal Information about you.
- The categories of Personal Information about you that we disclosed to third parties for a business purpose and the categories of third parties to whom we disclosed such Personal Information (if applicable).
- The specific pieces of Personal Information we collected about you.

We are not required to provide this information to you more than twice in any 12-month period.

If you are a California resident, you also have the right to request that we delete Personal Information we collected from you. You should note that we will decline your request with respect

to your GLBA nonpublic personal information. We also may decline your request where a CCPA exception applies. For example, we do not have an obligation under the CCPA to disclose or delete information as described above with respect to information that we collected about a job applicant or employee that we use solely in the context of the individual's role or former role as job applicant or employee. In addition, we may decline to delete Personal Information that we collected from you if we are required by law to retain the information or retaining the information is necessary for us to, for example, provide a product or service you requested, detect or investigate security incidents, or protect against fraud.

To make a Request to Know or Request to Delete under the CCPA, you may contact us:

Via email: RegulatoryCompliance@kinsaleins.com
Or via Regular Mail: Kinsale Insurance Company
Attn: Compliance
PO Box 17008
Richmond, VA 23226

Changes to the Privacy Policy

We provide this Notice of Privacy Policy as required by law. This Notice and the Privacy Policy may change from time to time, but you always can review our current policy by visiting our website at <https://www.kinsaleins.com/privacy-policy/> or by contacting us.

Contact Us

Kinsale Insurance Company
Phone: (804) 289-3100
Email: RegulatoryCompliance@kinsaleins.com
Mail: PO Box 17008
Richmond, VA 23226