

## KEMPER PHOTO CLAIMS PRIVACY POLICY

Effective Date: 22/02/2020

Please read this Privacy Policy carefully. This privacy policy applies to information collected through Kemper Photo Claims. By using Kemper Photo Claims, you acknowledge that you have read and understood this Privacy Policy. Note that this Privacy Policy does not apply to information collected through any means other than Kemper Photo Claims, including information that you provide to us offline.

### **Information Collected**

Kemper Photo Claims collects information in two ways: through information you voluntarily submit using Kemper Photo Claims (“User-Provided Information”) and through your installation and use of Kemper Photo Claims. All information that may be used to identify you will be treated as Personal Information.

**User-Provided Information** is information we collect that is provided by you. To use Kemper Photo Claims, you may be required to provide personal information (e.g. information that can be used to identify you), which may include, but is not limited to:

- Contact details, such as your first and last name, email address, mailing address, and telephone number;
- Account login credentials, such as username and password;
- Comments, feedback, and other information such as photographs and videos you submit;
- Insurance policy number, vehicle identification number, and claim information including claim number, documentation or information relating to such a claim.

In addition, Kemper Photo Claims allows Kemper, its affiliates and representatives to take screen shots of, or to upload photographs, video of damaged vehicles and damage description text to assist in the preparation of vehicle damage repair estimates. You are solely responsible for the content of any photographs or videos you upload to Kemper Photo Claims.

**Information Collected Automatically.** Kemper Photo Claims automatically collects information such as device ID, IP address, location based on your IP address, browser language, browser type, and GPS location of uploaded photographic images and videos.

### **How We Use and Share Information We Collect**

- **Personal Information**

We use Personal Information that we collect to provide you with information and documentation related to Kemper Photo Claims.

We may provide your Personal Information to our third party service providers, but they will only be permitted to use that information in connection with services they provide us and you.

We may use your Personal Information we collect to provide you information about other information, products or services offered by Kemper.

We may provide your Personal Information to our trusted business partners, to enable them to provide you information about other information, products or services offered by those business partners.

We also use Personal Information to help us create, develop, operate, deliver, and improve our products, services, site content, user experience, and advertising of our products and services. We may also use personal information for internal purposes such as auditing, data analysis and research to improve our products and services, and customer communications of Kemper and its affiliates.

We may provide your Personal Information to our affiliated entities and joint venture partners who may use the Personal Information for the same purposes as us.

- **User Photographs and Videos**

Any and all images and videos that you upload to Kemper Photo Claims will be shared, unedited and without modification by Kemper, with our affiliated entities and representatives that are processing claims relating to your damaged or totaled vehicle. We will use your User Photographs and Videos for the limited purpose of processing claims relating to your damaged or totaled vehicles. Kemper will not use or share User Photographs and Videos for any other purpose, except for system administration, for troubleshooting for Kemper Photo Claims, to perform industry research and to develop products.

## **Security**

We take reasonable steps to protect personal information. These steps vary depending on the type of information we have. These steps include computer safeguards and secured files and buildings. However, no physical or electronic security system is impenetrable, and no security can prevent all unauthorized access, use or disclosure. Although we strive to use commercially reasonable means to protect your information, we cannot guarantee its absolute security, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the internet.

## **Cookies And Other Tracking Mechanisms**

- **What Information Might the Cookies and Other Tracking Mechanisms Capture**

With cookies and other tracking mechanisms enabled, Kemper will be able to track, where applicable and without limitation, the number of user sessions, new visitors, traffic received by other websites that directed traffic to Kemper's website or mobile application, social sharing of Kemper's website content or mobile application, user location for demographic information, and the number of reports run and report generation information.

- **What are Cookies and Other Tracking Mechanisms**

A cookie is a small entry in text file stored on your computer's hard drive for the purpose of identifying your web browser during interaction on websites. The cookie contains an ID number that allows Kemper to, among other items, track the pages you've visited. Kemper may also use a small file, called a web beacon. In combination with cookies, web beacons allow Kemper to track, for example, whether web pages are viewed, how often web pages are viewed, and the specific times of day web pages are viewed. Kemper may use other tracking mechanisms as well.

- **What Does Kemper Do with Information Captured by Cookies and Other Tracking Mechanisms**

Kemper utilizes the information captured by Kemper cookies and other tracking mechanisms to enhance the website or mobile application user experience, including, user interface and navigation. Further, Kemper may use cookies to personalize content and ads, to provide social media features and to analyze Kemper's traffic. Kemper may also share information captured by Kemper cookies and other tracking mechanisms with Kemper's social media, advertising, and analytics partners, who may combine it with other information that you've provided to them or that they've collected from your use of their services. Additionally, Kemper may share information captured by Kemper cookies and other tracking mechanisms with our third-party contractors and suppliers.

- **Disabling Cookies and Other Tracking Mechanisms**

You may set your mobile device to refuse all or some Cookies. If you disable or refuse Cookies, please note that some parts of Kemper Photo Claims may not function properly or may no longer be accessible.

Tracking mechanisms for mobile applications are not configured to be disabled. As such, if you do not consent to the collection, use or sharing of this type of information in the manner described in this Privacy Policy, please do not use Kemper Photo Claims. By using Kemper Photo Claims, you are opting into the collection, use and sharing of this information described in this Privacy Policy.

### **Information Collected by Third Parties**

Some of Kemper's business partners, including advertisers, use cookies, but Kemper has no access to or control over these cookies. This Privacy Policy covers the use of Cookies, if any, provided by Kemper only and does not cover the use of cookies by any third parties.

### **Information Provided to Third Parties**

Kemper Photo Claims may contain links to websites not controlled by Kemper. Kemper is not responsible for the privacy practices of third parties. Kemper encourages users to read the privacy statements of third party websites to which they link. This Privacy Policy applies only to information collected from Kemper Photo Claims.

### **When required By Law**

Kemper may disclose your Personal Information to third-parties when required to protect and defend our legal rights, protect the safety and security of our users, prevent fraud, comply with law or respond to legal process or request for cooperation by a government entity.

### **Business Transactions**

In the event Kemper sells all or part of its business or sells or transfers all or a material of its assets, or is otherwise involved in a merger or transfer of all or a material part of its business, Kemper may transfer your Personal Information to the party or parties involved in the transaction as part of the transaction.

### **Children**

Kemper Photo Claims is not intended for children. Children should not use our app for any purpose, even with permission of their parents. We do not knowingly collect personally identifiable information from children under the age of 13. If you are a parent of a child under 13, and you believe your child has provided us with information about him or herself, please email us at [slicustomerservice@kemper.com](mailto:slicustomerservice@kemper.com).

### **Changes To The Privacy Policy**

We reserve the right to change this Privacy Policy at any time in our sole discretion. You are expected to check this page frequently, so you are aware of any changes as they are binding on

you. Your continued use of Kemper Photo Claims signifies your acceptance of the revised Privacy Policy.

### **California Consumer Privacy Act Notice of Collection**

The California Consumer Privacy Act (“CCPA”), which provides California Consumers certain rights regarding their Personal Information (“PI”) as those terms are defined in the CCPA, became effective on January 1, 2020. As of that date, the California Attorney General had not completed the rule making process to establish the regulations for businesses to implement the law.

In the meantime, we are providing you with notice of the PI we collect and our purposes for that collection for data that may be subject to the CCPA (“CCPA Notice”). This CCPA Notice does not cover information that is outside of the scope of the CCPA, including data we collect and process as necessary to operate our insurance businesses, which is regulated by the Health Insurance Portability and Accountability Act of 1996 and the Gramm-Leach-Bliley Act of 1999. This notice also does not apply to data collected from employees, applicants or contractors or to data collected from individuals acting as representatives of another business in connection with business communications or transactions.

We collect and share the following PI that may be subject to the CCPA for the following purposes:

<b>Categories of PI</b>	<b>Sources of PI</b>	<b>Purposes for PI Collection</b>	<b>Categories of Third Parties with whom PI is shared</b>	<b>Purposes of Third Parties Receiving PI</b>
<b>Identifiers, Personal Records, Consumer Characteristics, Commercial Information, and Professional or Employment Information</b>	Customers, consumers, data analytics service providers	Improving our products and services	Service providers	Service providers perform services on our behalf.
<b>Internet Usage Information</b>	Consumers	Improving our products and services	Service providers	Service providers perform services on our behalf.

<b>Inferences from PI Collected</b>	Legal counsel, data analytics service providers	Improving our products and services	Not applicable	Not applicable
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If you are a California Consumer and would like to register a request pursuant to your CCPA “right to know about personal information collected, disclosed or sold” (including right to obtain copies of specific pieces and/or information about categories of personal information practices), “right to request deletion of personal information,” or “right to opt-out of the sale of personal information,” you can contact us at [CaliforniaPrivacy@kemper.com](mailto:CaliforniaPrivacy@kemper.com) and we will respond to your request when we are able to do so in accordance with the upcoming regulatory guidance on how to properly verify you and respond to your requests.

We will revise this CCPA Privacy Notice from time to time as implementing regulations further develop and take effect and we are able to provide you with better information on your CCPA rights and how to exercise them.