

**Acrisure Real Estate Services Privacy Program:
CCPA FAQs for ARES Partners**

Acrisure, LLC and its affiliates within Acrisure Real Estate Services ("ARES") doing business with California residents are subject to the California Consumer Privacy Act ("CCPA"), which took effect on January 1, 2020. CCPA is a general data privacy law that applies to the "personal information" of California residents and requires that certain California businesses grant certain rights to California consumers. Among others, these rights include the right to access data held about them and the right to have that data deleted, subject to certain conditions, limitations and exceptions. If after reviewing these FAQs you have additional questions regarding CCPA, please contact the Acrisure Privacy Office (AcrisurePrivacyOffice@Acrisure.com).

Below are frequently asked questions regarding CCPA:

1. What do I do if a client or someone else submits a data subject request – either a data access request or a data deletion request?

You should direct them to the Acrisure Privacy Policy, which sets forth Acrisure's process for submitting these requests. In particular, the Acrisure Privacy Policy allows clients to submit these requests online via <https://acrisure.com/privacy-policy/privacy-requests>. In the event a client is unwilling or unable to submit his or her request online, they may submit a request via one of the following options:

Phone: Call Acrisure toll-free at (877) 504-9487
Mail: Submit their request in writing to:

Acrisure, LLC
100 Ottawa Avenue SW
Grand Rapids, MI 49503
Attn: Acrisure Privacy Office

NOTE: In no event should you grant or deny any data subject access requests submitted under CCPA. The ultimate decision on these requests will be determined by the Acrisure Privacy Office team in consultation and coordination with the ARES Partner to which the request was submitted.

2. Does CCPA apply to title insurance agencies and settlement service companies?

In most circumstances, yes. CCPA applies to any for-profit entity that does business in the state of California and has revenue above \$25,000,000. It also applies to for-profit entities that have more than 50,000 pieces of "personal information" about California residents. Any entity that meets these

qualifications is a “business” under CCPA and is subject to the law.

3. What is “personal information” under CCPA?

CCPA defines “personal information” as any 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.” This can include a wide variety of different types of information, but some common examples include names, account numbers, address information, financial accounts, credit card numbers, photographs, and medical/health information.

4. Who is a “consumer” under CCPA?

Under CCPA, a “consumer” is a California resident.

5. If my Agency is based outside of California, can CCPA still apply to me?

Yes. CCPA applies to any for-profit enterprise that “does business” in California. There is no requirement that the business be *physically situated* in California for CCPA to apply.

6. Do California employees have rights under the CCPA?

Yes. As of 2021, California employees are considered “consumers” under CCPA and, as a result, will have the full panoply of rights available to other “consumers,” including the right to access and the right to deletion (again, subject to certain conditions, limitations and exceptions). Please contact the Acrisure Privacy Office for more information about Acrisure, LLC Staff Privacy Notice.

7. What are the “right to access” and “right to deletion”?

The right to access and the right to deletion are CCPA rights available to California consumers. Consumers have the right to request that a business provide access to the data they have about the consumer or delete such data, subject to certain conditions and exceptions.

8. Are there exceptions to the right to access and the right to deletion?

Yes. There are a number of exceptions to these rights and in many instances, it would be inappropriate for a business to provide access to, or delete, certain personal information. For example, a business should not provide a consumer with their social security number, even if requested. In addition, there are many exceptions to a consumer’s right to deletion. Thus, the correct response to a request for access or deletion is to acknowledge the request, but not to affirm or deny the request when it is received.

As noted above, in no event should you grant or deny any data subject access requests submitted under CCPA. The ultimate decision on these requests will be determined by the Acrisure Privacy Office team in consultation and coordination with the ARES Partner to which the request was submitted.

9. *Do the right to access and the right to deletion apply to all data held by a business?*

Arguably, no. The right to access and the right to deletion under CCPA apply to personal information collected by the business from the consumer. Thus, data received about a consumer from third parties may not be subject to the right to access or the right to deletion. The Acrisure Privacy Office will assist in identifying data responsive to any access or deletion requests, in consultation and coordination with the ARES Partner to which a request is submitted. If you have a question in this regard, please send your inquiry to AcrisurePrivacyOffice@Acrisure.com.

10. *Does CCPA apply to all personal information held by a title insurance agency or settlement services company?*

No. CCPA has a number of exceptions or “carve-outs” to its application to certain categories of personal information. For example, certain financial information and data that qualifies as “nonpublic personal information” (NPI) under the federal law Gramm-Leach-Bliley Act (or “GLBA”) is not governed by CCPA or subject to CCPA.

11. *What is the right against discrimination? How does it affect my Agency?*

In addition to the right to access and the right to deletion, California consumers also have the right to not be discriminated against for exercising their rights to access or deletion. As a result, in no event should you charge a California consumer more for a service or take any other discriminatory act against a California consumer as a result of him/her having exercised his/her rights under CCPA.

If you have any questions concerning whether an act is discriminatory, please send your request to AcrisurePrivacyOffice@Acrisure.com.

12. *A client asked me if Acrisure has a “Do Not Sell” button and/or whether Acrisure “sells” data. How should I respond?*

Acrisure does not currently “sell” personal data, as that term is defined under CCPA. Accordingly, Acrisure is not required to place a “do not sell button” on its website or offer an opt-out from sales to consumers.

13. I am receiving questions from clients about CCPA and how Acrisure's Privacy Program complies. How should my Agency proceed?

The Acrisure Privacy Office team is here to support you in responding to questions about CCPA and Acrisure's Privacy Program. If you have any further questions, please contact the Acrisure Privacy Office at AcrisurePrivacyOffice@Acrisure.com.

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