

Privacy Notice - Canada

The Privacy Notice applies in relation to:

- Certas Home and Auto Insurance Company
- Desjardins Financial Security Life Assurance Company (insurance policies issued through the State Farm[®]-branded distribution network)
- State Farm Investor Services (Canada) Co.
- Autofinco Inc.
- Desjardins Living Benefits Inc.

We value your privacy. This policy describes how we handle personal information.

Our Privacy Principles

- We do not sell customer information.
- We do not allow those who are doing business on our behalf to use our customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect our customer information.
- We do not share customer medical information with affiliated companies unless:
 - You expressly authorize it; or
 - It is permitted or required by law; or
 - Your insurance policy contract with us permits us to do so.
- We afford our prospective and former customers the same protections as existing customers with respect to the use of personal information.

We Protect Customer Information

We maintain physical, electronic, and procedural safeguards to protect customer information. In addition, we regularly review our policies and practices, monitor our computer networks, and test the strength of our security.

Information We Collect

Types of information we collect and how we gather it may include:

- From your applications and other forms related to our products and through your conversations with State Farm representatives, including agents
- When you visit statefarm.ca[®], our mobile sites and applications, our social media sites and applications, and your interactions with our online advertisements
- From your transactions or experiences with us, such as payments, underwriting, and claims
- From affiliated companies
- From third parties, including consumer reporting agencies that provide us with driving records, claim histories, and credit information; fraud

prevention organizations, other insurance companies and the police.

How We Use Information About You

We use customer information, sometimes including consumer report information, to:

- Underwrite and rate your policies and accounts
 - Process your claims
 - Ensure proper billing
 - Service your policies and accounts
 - Enhance your customer experience
 - Offer you other insurance and financial services products that may suit your needs
 - Prevent, detect, and prosecute fraud
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Your Awareness and Permission

By purchasing our insurance or financial services, you provide us with your consent to the collection, use and disclosure of certain personal information, including that previously collected, for the purposes of communicating with you, your mortgage company, your lienholder, your lessor or our re-insurers; assessing your application for insurance and financial services products, and underwriting these products; evaluating claims; detecting and preventing fraud; analyzing business results; and acting as required by law.

We may also use personal information in order to tell you about other insurance or financial services products that may suit your needs.

If you would rather not receive such additional marketing information, please contact your State Farm agent.

You have the right to access and correct the personal information we have on file about you by contacting us at the address or phone number listed below.

How We Share Information About Our Customers

We share information about you, including information about our transactions (such as payments) and experiences (such as an auto claim) with you, affiliated companies and with State Farm agents to help meet your current product and service needs. We share information about you with third parties for our everyday business purposes and as permitted or required by law. We share information about you with companies that perform marketing or other services for us or with whom we have joint marketing agreements. These agreements allow us to provide a broader selection of insurance and financial products to you and our suppliers respect the same privacy requirements that we do.

We share information with consumer reporting agencies and with other entities as needed to handle your claim and to protect against fraud and unauthorized transactions. For example, we might share name, address, and coverage information with an auto body shop to speed up repairs on auto damage claims. We share information with fraud prevention organizations, other companies and the police as well as databases or registers used by the insurance industry to analyze and check information provided against existing information.

We also store customer information in the United States and other countries, and/or share customer information with those performing services on our behalf located in the United States or in other countries. In the event that customer information is stored or processed in the United States or other countries, regulatory agencies, courts or law enforcement authorities in those countries may be able to obtain customer information based on the laws or regulations of those countries.

How We Share Information About Persons Who Are Not Our Customers

We also share personal information disclosed by persons who are not our customers with service providers based in the United States or other countries, store personal information in the United States or other countries, and/or share personal information with those performing services on our behalf located in the United States or other countries. In the event that personal information is stored or processed in the United States or other countries, regulatory agencies, courts or law enforcement authorities in those countries may be able to obtain that information based on the laws or

regulations of those countries.

Contact Us

- If you have any questions about our collection, use, or disclosure of customer information;
- If you would like access to the personal information about you held by us;
- If you have any complaints or other inquiries; or
- If you would like to receive written information about our policies and practices with respect to service providers outside of Canada please call or write to:
 - Certas Home and Auto Insurance Company
 - Desjardins Financial Security Life Assurance Company
 - State Farm Investor Services (Canada) Co.
 - Autofinco Inc.
 - Desjardins Living Benefits Inc.

Attention: Privacy Officer
333 First Commerce Drive
Aurora, ON
L4G 8A4
877-370-3276

Information for Internet, Mobile, and Social Media Users

We may use common tracking technologies like browser cookies, analytical tools, or other technologies to customize our websites, mobile applications, and social media interactions to enhance your overall customer experience. Our mobile and social media applications may also collect non-personally identifiable demographic information (such as age, sex, and city/province location) about the users of each application. Prior to installation of any application, you will see a statement describing what information is collected from your use of that particular application.

If you click on a link to a third party site, you will be taken to websites we do not control. This policy does not apply to the privacy practices of that website. Read the privacy policy of other websites carefully. We are not responsible for these third party sites.

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