

Origin Specialty Underwriters Agency's Privacy Notice

Last Updated/Effective Date: January 2025

Origin Specialty Underwriters Agency, LLC and its affiliates and subsidiaries (“**Origin**” “**we,**” “**us,**” or “**our**”) respect your privacy. This Privacy Notice describes the processing of Personal Information (defined below) that is provided, collected, or shared on the sites, applications, social media pages, or other platforms that link to this Privacy Notice (collectively, the “**Site**”). It also describes your choices about the collection, sharing, and use of your Personal Information.

We may modify this Privacy Notice at any time. All changes will be effective immediately upon posting to the Site. Material changes will be conspicuously posted on the Site or otherwise communicated to you.

This Privacy Notice is available to consumers with disabilities. To access this Privacy Notice in an alternative downloadable format, please [click here](#).

1. Personal Information We Collect

We may collect a range of Personal Information. “Personal Information” means information that uniquely identifies, relates to, describes, or is reasonably capable of being associated with or linked to you.

The types of Personal Information we collect may include:

- **Contact Information** – If you submit an inquiry, register for an account, or provide information on our Site, we may collect your contact information. This may include your name, address, email address, demographic information, and phone number.
- **Commercial Information** – This includes information about purchases, information about subscriptions, solutions, and services you have shown interest in, payment processing information, and other commercial information
- **Location Data** – While navigating our Site your mobile device or browser may share your location data, both through WiFi and GPS. We will collect this information based on the settings of your phone and browser.
- **Usage Information** – When you use our Site, our servers may automatically record information, including your Internet Protocol address (IP Address), browser type, referring URLs (e.g., the site you visited before coming to our Site), domain names associated with your internet service provider, information on your interaction with the Site, and other such information.
- **Professional or Employment-related Information** – If you apply for employment, we will collect your employment and work history, as well as other Personal Information related to your potential employment. This may include your education and employment history, address and contact information, demographic information, and any other information included in your resume or application.

- **Communication Information** – We may collect the contents of your communications with us, whether via e-mail, chat functionality, social media, telephone or otherwise, and inferences we may make from other personal information we collect. Where permitted by applicable law, we may collect and maintain records of calls and chats with our agents, representatives, or employees via message, chat, post, or similar functionality.

2. How We Collect Your Personal Information

- **We May Collect Your Personal Information Directly From You** – For example, if you choose to contact us or request or purchase solutions, services, or information from us.
- **We May Also Collect Personal Information From Third Parties** – For example, we may work with business partners, subcontractors, advertising networks, analytics providers, and search information providers, who may provide us with Personal Information about you.
- **Through Online Tracking Technologies** – We and our service providers may use cookies and similar technologies such as pixels, web beacons, and local storage to collect usage and browser information about how you use the Site. We process the information collected through such technologies, which may include or be combined with Personal Information, to help operate certain features of the Site, to enhance your experience through personalization, and to help us better understand the features of the Site that you and other users are most interested in.

3. How We Use Personal Information

To the extent permitted by applicable law, we may use Personal Information to:

- operate the Site and provide support to our business functions;
- fulfill customer requests, such as to create an account or complete customer purchases;
- protect against criminal activity, claims and other liabilities;
- send you information about our company, solutions, services, and promotions;
- respond to reviews, comments, or other feedback provided to us;
- support and personalize the Site and our advertising efforts;
- protect the security and integrity of the Site;
- provide customer support;
- the extent required for benchmarking, data analysis, audits, developing new solutions and services, enhancing the Site, facilitating product, software and applications development, improving the Site or our services, conducting research, analysis, studies or surveys, identifying usage trends, as well as for other analytics purposes;

- meet our contractual requirements;
- comply with applicable legal or regulatory requirements and our policies;
- market, advertise, and provide the Site and our services; and
- the extent necessary for any other lawful purpose for which the Personal Information is collected.

If you are applying for a position with us, we use your Personal Information for the following purposes. Please note that this Notice does not form part of any contract of employment offered to job applicants hired by Origin.

- **To Manage the Application Process.** We use your Personal Information to process your job application, to verify the information you have provided in your application, to communicate with you regarding your application, to answer your questions regarding the application process and to confirm your eligibility for a position. We may also save your information for future job openings within Origin.
- **To Manage the Hiring Process.** We may use your Personal Information in the hiring process to conduct interviews. We may also use your Personal Information to perform background and reference checks, with your consent, if you are offered a position.
- **Recruiting.** We may use Personal Information to communicate with you regarding the recruiting process, to learn where you heard about Origin, and to evaluate and improve our recruiting process.
- **To Communicate with You.** We may use your Personal Information to provide information to you, to respond to your questions, or to notify you of any changes or updates.

4. Sharing of Personal Information

We may share your Personal Information in the following circumstances:

- **To Affiliates and Subsidiaries** – We may disclose your information to the Origin family of companies for their and our business purposes and for marketing purposes, including to provide you information about solutions and services we think may interest you.
- **To Business Partners** – We may share Personal Information with our trusted business partners. For example, we may share your Personal Information with a company when we co-sponsor a promotion or service. These partners may use your Personal Information to, among other things, send you information or contact you about their solutions and services.
- **For Legal Obligation or Safety Reasons** – When we have a good faith belief that access, use, preservation or disclosure of Personal Information is reasonably necessary to (a) satisfy or comply with any requirement of law, regulation, legal process, or enforceable governmental request, (b) enforce or investigate a potential violation of the Terms of Use, (c) detect, prevent, or otherwise respond to fraud, security or technical concerns, (d)

support auditing and compliance functions, or (e) protect the rights, property, or safety of Origin, its users, or the public against harm.

- **In the Case of a Merger or Sale** – If and when we are involved in a merger, acquisition, or any form of transfer or sale of some or all of its business, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding. Personal Information may be transferred along with the business. Where legally required we will give you prior notice and if you have a legal right to do so, an opportunity to object to this transfer.
- **To Service Providers** – When we hire a service provider to help operate the Site or our business, we may give access to Personal Information as necessary to perform the service for Origin. This may include service providers that operate our Site, send our communications, or run our promotions.

5. SMS For Consent Communication

The phone numbers obtained as part of any SMS consent process will not be shared with third parties for marketing purposes without your consent.

6. Cookies and Other Tracking Technologies

We process the information collected through such technologies, which may include or be combined with Personal Information, to help operate certain features of the Site, to enhance your experience through personalization, and to help us better understand the features of the Site that you and other users are most interested in.

- *Cookies.* We collect certain data from cookies, which are pieces of data stored directly on the computer or mobile device that you are using. Cookies allow us to collect data such as browser type, time spent on the Site, pages visited, referring URL, language preferences, and other aggregated traffic data. We use the data for security purposes, to facilitate navigation, to display data more effectively, to collect statistical data, to personalize your experience while using the Site and to recognize your computer to assist your use of the Site. We also gather statistical data about use of the Site to continually improve design and functionality, understand how it is used and assist us with resolving questions.
- *Pixel Tags and Other Similar Technologies.* We collect data from pixel tags (also known as web beacons and clear GIFs), which are used to, among other things, track the actions of users of the Sites, measure the success of our marketing campaigns, and compile statistics about usage of the Site.
- *Through Analytics* We use analytics services, including Google Analytics, to assist us with analyzing our website traffic through cookies and similar technologies. To learn more about how Google uses data, visit [Google's Privacy Policy](#) and Google's page on "[How Google uses data when you use our partners' sites or apps.](#)" You may download the [Google Analytics Opt-out Browser Add-on](#) for each web browser you use, but this does not prevent the use of other analytics tools. To learn more about Google Analytics cookies, visit [Google Analytics Cookie Usage on Websites](#).

- *Refusing cookies and similar technologies.* Depending on your location, you may have the ability to adjust your preferences in a variety of ways. For example, you may be presented with a notice upon your first visit to the Site asking you to choose your preferences. Additionally, most browsers provide you with the ability to block, delete, or disable cookies, and your mobile device may allow you to disable transmission of unique identifiers and location data. If you choose to reject cookies or block device identifiers, some features of the Site may not be available, or some functionality may be limited or unavailable. Please review the help pages of your browser or mobile device for assistance with changing your settings.

Some of our service providers or plug-ins may use cookies or other methods to gather information regarding your use of the Site and may combine the information in these cookies with any Personal Information about you that they may have. The use of such tracking information by a third party depends on the privacy notice of that third party. We do not respond to Do Not Track (“DNT”) signals sent to us by your browser at this time. To learn more about how DNT works, please visit <http://allaboutdnt.com/>.

7. How Long Do We Keep Your Personal Information

We retain your Personal Information for as long as needed: (i) to conduct business with you; (ii) fulfill the purposes outlined in this Privacy Notice; and (iii) to comply with our legal obligations, resolve disputes, and enforce any agreements.

Criteria we will use to determine how long to retain your Personal Information include the nature and length of our business relationship with you; our legal rights, obligations, and retention requirements; and if we have an ongoing business purpose for retaining your Personal Information, such as communicating with you about ongoing or prospective services you requested.

8. How We Protect Your Personal Information

We use our commercially reasonable efforts to protect the confidentiality and security of Personal Information we process. However, despite these efforts to store Personal Information in a secure operating environment, we cannot guarantee the security of Personal Information during its transmission or its storage on our systems. Further, while we attempt to ensure the integrity and security of Personal Information, we cannot guarantee that our security measures will prevent third parties such as hackers from illegally obtaining access to Personal Information.

9. Your Choices and Controls

To the extent you have any rights with regard to your Personal Information, see Section 13 below.

To opt out of marketing emails, please email us at privacy@beyondrisk.com or by following the instructions included in the email or text correspondence. Please note that, even if you unsubscribe from certain correspondence, we may still need to contact you with important

transactional or administrative information, as permitted by law. Additionally, if you withdraw your consent or object to processing of your Personal Information, or if you choose not to provide certain Personal Information, we may be unable to provide some or all of our services to you.

10. International Use of the Site

This Site is hosted in the United States. If you are visiting this Site from outside of the United States, please note that by providing your Personal Information it is being transferred to, stored, collected, or processed in the United States, where our data center and servers are located and operated.

11. Children's Privacy

We do not knowingly collect or solicit any Personal Information from children under the age of 16. In the event that we learn that we have collected Personal Information from a child, we will promptly take steps to delete that information. If you are a parent or legal guardian and think your child has given us their Personal Information, you can email us at privacy@beyondrisk.com or contact us using the information listed in Section 16.

12. Links to Third-Party Websites

We are not responsible for the practices employed by any websites or services linked to or from the Site, including the information or content contained within them. We encourage you to investigate and ask questions before disclosing Personal Information to third parties, since any Personal Information disclosed will be subject to the applicable third party's privacy notice.

13. Exercising your Individual Privacy Rights

Depending on where you live, you may have the following rights with respect to your Personal Information under applicable data protection laws:

- *Access* – The right to request access to and obtain a copy of any Personal Information we may have about you.
- *Deletion* – The right to delete your Personal Information that we have collected or obtained, subject to certain exceptions.
- *Correction* – The right to request that we correct any inaccuracies in your Personal Information, subject to certain exceptions.
- *Opt Out of Certain Processing* – The right to: (a) opt out of the processing of your Personal Information for purposes of targeted advertising, (b) opt out of the sale or sharing of your Personal Information; (c) limit the use of your sensitive Personal Information (if applicable), and (c) opt out of profiling in furtherance of decisions that produce legal or similarly significant effects. We do not collect or process sensitive Personal Information outside of

purposes permitted by law (such as section 7027(m) under the California Consumer Privacy Act Regulations), so we do not offer the option to limit its use. We also do not profile you or other individuals in a manner that would result in legal or similarly significant effects, so we do not offer an opt out.

You will not be discriminated against in any way by virtue of your exercise of the rights listed in this Privacy Notice which means we will not deny goods or services to you, provide different prices or rates for goods or services to you, or provide a different level or quality of goods or services to you.

To exercise any of the privacy rights afforded to you under applicable data protection law, please submit a request to us by one of the following methods:

- Calling us toll free at 833-596-1569
- E-mailing us at privacy@beyondrisk.com
- Submitting a request through our web [form](#).

You may also exercise your opt out rights by broadcasting an Opt-Out Preference Signal, such as the Global Privacy Control (GPC). We honor Opt-Out Preference Signals, including GPC. If you choose to use an Opt-Out Preference Signal, you will need to turn it on for each supported browser or browser extension you use

Verification: We must verify your identity before fulfilling your requests. If we cannot initially verify your identity, we may request additional information to complete the verification process. We will only use Personal Information provided in a request to verify the requestor's identity. If you are an authorized agent making a request on behalf of a California consumer, we will also need to verify your identity, which may require proof of your written authorization or evidence of a power of attorney.

We endeavor to respond to requests within the time period required by applicable law. If we require more time, we will inform you of the reason and extension period in writing.

We will deliver our written response by mail or electronically, at your option.

We do not charge a fee to process or respond to your request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity and confirm the Personal Information relates to you. Making a verifiable consumer request does not require you to create an account with us.

We may deny certain requests, or only fulfill some in part, as permitted or required by law. For example, if you request to delete Personal Information, we may retain Personal Information that we need to retain for legal purposes

Appeals: If you are not satisfied with the resolution of your request and you are afforded a right to appeal such decision, you will be notified of our appeal process in our response to your request.

14. Notice to California Residents

This Section applies to our collection and use of Personal Information if you are a resident of California, as required by the California Consumer Privacy Act of 2018 and its implementing regulations, as amended by the California Privacy Rights Act (“CCPA”), where “Personal Information” has the definition set forth in the CCPA.

Origin makes the following disclosures regarding the Personal Information Origin has collected within the 12-month period preceding the Effective Date of this Privacy Policy:

Sources of Personal Information

We collect Personal Information from the categories of sources detailed in Section 2 above: (i) directly from you; (ii) data collected automatically through tracking technologies; and (iii) third parties.

Use of Personal Information

We use Personal Information for the business and commercial purposes detailed in Section 3 above.

Disclosure of Personal Information

The categories of third parties to which we disclose personal information for a business or commercial purpose or to whom we sell or share personal information are summarized in the chart below. We do not knowingly sell or share the personal information of minors under the age of 16.

Categories of CA Personal Information We Collect	Categories of Third Parties to Which We Disclose Personal Information for a Business or Commercial Purpose	Categories of Third Parties to Which We May Sell or Share Personal Information
Identifiers	<ul style="list-style-type: none">• Within Origin• Service providers• Business partners• For legal, security, and safety purposes	Analytics Providers
Personal information, as defined in the California customer records law	<ul style="list-style-type: none">• Within Origin• Service providers• Business partners• For legal, security, and safety purposes	We do not sell or share this category of Personal Information.

Internet or other similar network activity	<ul style="list-style-type: none"> • Within Origin • Service providers • Business partners • For legal, security, and safety purposes 	Analytics Providers
Geolocation data	<ul style="list-style-type: none"> • Within Origin • Service providers • Business partners • For legal, security, and safety purposes 	Analytics Providers
Inferences drawn from other personal information	<ul style="list-style-type: none"> • Within Origin • Service providers • Business partners • For legal, security, and safety purposes 	We do not sell or share this category of Personal Information.
Professional or employment-related information	<ul style="list-style-type: none"> • Within Origin • Service providers • Business partners • For legal, security, and safety purposes 	We do not sell or share this category of Personal Information.

Other California Privacy Rights. Under California Civil Code Section 1798.83, individual customers who reside in California and who have an existing business relationship with us may request information about our disclosure of certain categories of personal information to third parties for the third parties' direct marketing purposes, if any. To make such a request, please contact us using the information in the Contact Us section below. Please be aware that not all information sharing is covered by these California privacy rights requirements and only information on covered sharing will be included in our response. This request may be made no more than once per calendar year.

15. Changes to this Privacy Notice

Please note that we may modify or update this Privacy Notice from time to time, so please review it periodically. We may provide you with an updated Privacy Notice if material changes are made. Unless otherwise indicated, any changes to this Privacy Notice will apply immediately upon posting to the Site.

16. Contact Us

If you have any questions about our practices or this Privacy Notice, please contact us at privacy@beyondrisk.com. You may also write to us at:

3101 N Central Ave
Suite 400
Phoenix, AZ 85012
Attention: General Counsel