

# Allianz Life Insurance Company of North America

## Privacy Notice for California Residents

This **Privacy Notice for California Residents** (Notice) supplements the information contained in the Allianz Life Insurance Company of North America (“Allianz Life” or “we”, “our”, “us”) Online Privacy Policy, HIPAA Privacy Notice, and Privacy Notice, all available [above](#), and applies solely to all visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (CCPA) and any terms defined in the CCPA have the same meaning when used in this Notice.

This Notice does not apply to employment-related personal information collected from California-based employees, job applicants, contractors, or similar individuals.

This Privacy Notice for California Residents is effective January 1, 2020.

### **Information We Collect**

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device ("**personal information**"). Personal information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA);
  - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), or the California Financial Information Privacy Act (FIPA).

Most of the personal information we collect about you is covered by sector-specific privacy laws, including but not limited to GLBA and HIPAA. This means that CCPA does not apply to that information. Even though we have an exemption for most of the personal information we collect, we want to be transparent about our information collection practices.

We collect the following categories of personal information from consumers:

- Identifiers such as a real name, alias, and postal address.
- Unique personal identifiers such as an internet protocol (IP) address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.
- Health Insurance Information including an individual's insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in the individual's application and claims history.
- Financial information including bank account number, or other financial information.
- Medical Information including any information in possession of or derived from a healthcare provider, healthcare service plan, pharmaceutical company, or contractor regarding an individual's medical history, mental or physical condition, or treatment.
- Protected Characteristics such as, gender, physical or mental disability.
- Electronic and Sensory Data such as audio, electronic, or similar information (e.g., a recording of a customer service call).

- Written Signature such as an individual’s signature on an application or form.
- Network Activity Data such as internet or other electronic network activity information (e.g. browsing history, search history, and information regarding an individual’s interaction with an internet website, application, or advertisement).

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from your insurance application, other forms you complete, or products and services you purchase.
- Indirectly from you. For example, from others through the process of issuing or administering a policy or handling a claim, or from your actions on our Website.

Additional details regarding our collection of personal information can be found in our Online Privacy Policy, HIPAA Privacy Notice, and Privacy Notice, all available [above](#).

### **Use of Personal Information**

We may use or disclose the personal information we collect for one or more of the following purposes:

- To fulfill or meet the reason you provided the information. For example, if you provide your personal information to purchase an insurance product, we will use that information to process your request.
- To provide support, personalize, and develop our products, services, and website.
- To create, maintain, customize, and secure your account with us.
- To process your requests, transactions, and to prevent fraud.
- To provide you with support and to respond to your inquiries, including to investigate, and address your concerns and to monitor and improve our responses.
- To personalize your website experience and to deliver content, product, and service offerings, including ads through third-party sites.
- To help maintain the safety, security, and integrity of our business, website, products, services, databases, and other technology assets.
- For testing, research, analysis, and product development, including to develop and improve our website, products, and services.
- To respond to law enforcement requests and, as required by applicable law, court orders, or governmental regulations.

For the purposes described to you when collecting your personal information We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

### **Sharing Personal Information**

We may disclose your personal information to third parties (e.g. service providers, insurance producers, insurance support organizations, reinsurers, third-party administrators, etc.) for business purposes. The personal information we share and who we share it with is based on the insurance product or service you receive from us. When we disclose personal information for a business purpose, we enter into a contract that describes that purpose and requires the recipient to keep the personal information confidential, and not to use it for any purpose other than performing the contract. We do not sell your personal information to third parties.

### **Your Rights and Choices**

To the extent the CCPA applies to your interactions with us, it provides you with specific rights regarding your personal information. This section describes these CCPA rights and explains how to exercise those rights.

### ***Access to Specific Information and Data Portability Rights***

To the extent the CCPA applies, you have the right to request, through a verifiable consumer request, that we disclose certain information to you about our collection and use of your personal information over the past 12 months.

### ***Deletion Request Rights***

If the CCPA applies to your interactions with us, you have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see Exercising Access, Data Portability, and Deletion), we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

### ***Exercising Access, Data Portability, and Deletion Rights***

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request using one of the methods listed below:

- Calling us at 800.328.5600
- Contacting us through the secured website
- Writing to us at:  
Allianz Life Insurance Company of North America  
Attn: Privacy Office  
PO Box 1344  
Minneapolis, MN 55440-1344

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information.

Under the CCPA, you may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information for us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail for us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity, authority to make the request, or confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with us.

### ***Response Timing and Format***

If the CCPA applies to your interactions with us, we endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to 90 days), 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.

Any CCPA disclosures we provide will only cover the 12-month period preceding receipt of a verifiable consumer. The response we provide will also explain the reasons we cannot comply with a request, if

applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer 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.

#### **Non-Discrimination**

We will not discriminate against you for exercising any of your CCPA rights.

#### **Changes to Our Privacy Notice**

We reserve the right to amend this Privacy Notice for California Residents at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the website and update its effective date.

#### **Contact Information**

If you have any questions or comments about this notice, the ways in which we collect and use your information described here, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us by:

- Calling us at 800.328.5600
- Contacting us through the secured website
- Writing to us at:  
Allianz Life Insurance Company of North America  
Attn: Privacy Office  
PO Box 1344  
Minneapolis, MN 55440-1344