

PRIVACY STATEMENT FOR CALIFORNIA RESIDENTS

EFFECTIVE: 01/01/2020

Your privacy is very important to us. This online Privacy Statement for California residents (“Statement”) describes the privacy practices of Allstate Life Insurance Company and the affiliates listed at the end of this Statement (“we” “our,” or “us”). This Privacy Statement explains the information we collect, why we collect it, how we use and share it and the choices you can make regarding your information.

SUMMARY OF OUR PRIVACY STATEMENT

The following summarizes our Privacy Statement. For more detail, refer to the full [Privacy Statement](#) below. Refer to the Table of Contents to link directly to any section.

Information We Collect and How We Collect It. We collect various information in different ways including:

- Directly when you buy a policy from us. Information collected may include name, address and other important identifying information,
- Automatically when you interact with us online such as IP address, cookies, device information and browser information, and
- From other parties to help us set up, manage, protect or service your account, such as consumer reporting agencies, service providers, marketing companies and data providers.

Use of Your Personal Information. We use your information for many different reasons, including to:

- Provide and maintain your account, services and products,
- Perform analytics and research to improve and develop our websites, mobile apps, services and products,
- Let you know about updates or important information about your products,
- Send you marketing or advertising that might be of interest to you, and
- Protect our business, services, customers, websites or comply with legal requirements.

Sharing Your Personal Information. We share your information with others for business purposes, including with:

- Our affiliates,
- Companies that are involved in insurance or other business transactions,

- Our authorized agents,
- Service providers,
- Online and other marketing and advertising partners,
- Third parties in connection with a business transaction, and
- Law enforcement, regulators and other parties for legal reasons.

Cookies and Tracking Technologies: When you visit our websites or mobile apps, view our emails or interact with our advertising, we and our service providers automatically collect information about you including how you use and access the website or mobile apps and the device used. We collect this information through a variety of tracking technologies, including cookies, Flash objects, web beacons and similar technology. This information may be combined with personal information we collect directly and may be used to improve, enhance and personalize your experience, monitor and improve our websites and mobile apps and for other internal purposes.

Your Rights as a California Resident: As a California resident, you have certain rights including the right to access your personal information and the right to request deletion of your personal information. To learn more about these rights including how to make a request, refer to the full [Privacy Statement](#) below.

FULL PRIVACY STATEMENT

Use the Table of Contents to link directly to a specific section or scroll down to read the full Privacy Statement.

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INFORMATION WE COLLECT AND HOW WE COLLECT IT

We collect information about you in several different ways. We collect information directly from you including when you sign up for services, buy a product from us, subscribe to a mailing list, set up an account with us, or during the quoting, registering, application, or claims handling processes. We and service providers working on our behalf collect information from you when you use one of our websites, mobile apps, view our emails or otherwise engage with us through a computer or mobile device (“Sites”). We also collect personal information about you from third parties such as consumer reporting agencies, service providers, marketing companies and data providers.

The following are the categories of personal information that we may have collected and shared about you and examples of the information that fall into those categories:

CATEGORIES	EXAMPLES
PERSONAL IDENTIFIERS	Name, alias, postal address, unique personal identifier, online identifier, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
OTHER IDENTIFYING INFORMATION	A signature, description of your physical characteristics, phone number, state identification card number, insurance policy number, date of birth, family member information, bank account number, credit card number or other payment or financial information, medical information or health insurance information.
CHARACTERISTICS OF PROTECTED CLASS	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
BIOMETRIC INFORMATION	Fingerprint, voice print, retinal print, scan of hand or facial geometry.
INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION	Browsing history, search history, information regarding your interaction with our website, application, browser type, internet service provider (ISP), cookies, and mobile device including device identifier or other device information, and location information.
EMPLOYMENT INFORMATION	Professional or employment-related information.

INFERENCES	Inferences drawn from any personal information collected to create a profile reflecting preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.
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Our website is not intended for children. We do not market any products or services to children under the age of thirteen or knowingly collect any information from children under the age of thirteen.

USE OF YOUR PERSONAL INFORMATION

We use your personal and other information for business purposes including:

- **Provide and maintain your services and products.** We may use your personal information to provide or maintain your policies including to set up a policy, maintain your account, service your policy, change your policy, handle a claim, complete a transaction, or respond to customer service requests or other inquiries.
- **Improve, develop and analyze our Sites, services and products.** We use your personal information using algorithms, analytics software and other similar methods to analyze, improve, develop or deliver our Sites, products and services and develop new services, products or features. We also use your information to conduct actuarial or research studies to maintain, protect and develop our networks, services, and products and protect our customers. We also use your information to analyze how visitors use our Sites to improve the Sites and enhance and personalize your experience. We collect some information used for these purposes using analytics software, cookies and other tracking technologies. For more information about the collection and use of this information, see [Cookies and Tracking Technologies](#) below.
- **Communicate with you about your account or policy.** We may communicate with you about your account or policy, provide you transaction confirmations, payment alerts or other service or product related messages via mail, email or other available methods such as push notifications.
- **Send marketing communications.** We may use your information to send you promotional communications about products, services, features, and options we believe may be of interest to you. We may send communications via e-mail, regular mail or may send push notifications via a mobile device. Push notification preferences are controlled in your device. We may also use your information to serve you ads or customized content online.

- **Comply with legal requirements and protect the safety and security of our business, services, and Sites.** We may use your information to comply with laws, regulations or other legal obligations, to assist in an investigation, to protect and defend our rights and property or the rights of third parties or enforce terms and conditions. We may also use your information to prevent suspected fraud, threats to our network or other illegal activities, prevent misuse or for any other reason permitted by law. We may use your personal information to protect our company, our affiliates, our customers, our network and our Sites.
- **Update or correct our records.** We may receive information about you from other sources, including publicly-available databases or third parties from whom we have purchased data, and combine that information with other information we have about you to update our records. For example, we may obtain change of address information from public sources and use that information to update or correct your address information.

SHARING YOUR INFORMATION

We do not sell your personal information. We may share your personal information with our affiliates for business purposes consistent with the uses described in this Privacy Statement. We may also share information about you with third parties whenever you consent to or direct such sharing. We strive to work with companies that share our commitment to privacy. We may also share information with others in an aggregated or de-identified form that does not reasonably identify you.

We may also share your personal or other information with third parties for business purposes or as required or permitted by law including with:

- **Companies that are involved in insurance and other business transactions:** We share your personal information with other insurance companies that play a role in an insurance transaction with you. We may also share your personal information to participate in insurance support organizations.
- **Our authorized agents or brokers:** We operate through agents and brokers who sell our services and products on our behalf. We may share your personal information with those agents or brokers to provide you with the services you've requested. They may use your personal information in the manner described in this Privacy Statement.
- **Service providers:** Personal information may be shared with service providers who perform services on our behalf for a business purpose including providers that:

- help complete transactions, handle a claim or service your policy,
 - engage in credit reporting or payment processing,
 - provide marketing and advertising, email or other communication services,
 - provide services that support our online activities including providing tracking technologies, web hosting and analytics,
 - provide tax and accounting, legal services, delivery, and data enhancement services,
 - provide technology services and enhance security, privacy and fraud protections,
 - provide analytics services or conduct research or actuarial studies, and
 - provide support to our operations.
- **Online marketing and advertising partners:** We may share personal and other information with third party online marketing and advertising partners or permit these partners to collect information from you directly on our Sites to facilitate online advertising. The [Cookies and other Tracking Technologies](#) section below has more details about these activities.
 - **Third parties in connection with a business transaction:** Personal information may be disclosed to third parties in connection with a corporate transaction, such as a merger, sale of any or all of our company assets or shares, reorganization, financing, change of control or acquisition of all or a portion of our business by an affiliate or third party, or in the event of a bankruptcy or related or similar proceedings.
 - **Law enforcement, regulators and other parties for legal reasons:** Personal information may be disclosed to third parties, as required by law or subpoena, or if we reasonably believe such action is necessary to:
 - comply with the law and the reasonable requests of regulators, law enforcement or other public authorities,
 - protect our or others safety, rights or property, and
 - investigate fraud or to protect the security or integrity of our Sites or any product or services.

COOKIES AND OTHER TRACKING TECHNOLOGIES

Technologies and Information Collected: When you visit our Sites, we and our service providers automatically collect information about your use and access of these Sites. We collect this information through tracking technologies, including cookies, and similar technology (collectively, “tracking technologies”). Information we collect automatically about you may be combined with other personal information we collect directly. The information collected in this manner includes:

- The website from where you accessed the Site, where you went to when you left the Site, how frequently you visit the Sites, when and whether you open emails or click the links contained in emails, pages you visit on our Sites, the links you click and ads you view, or your location when you access our Sites,
- Information about the computer, tablet, smartphone or other device you use, such as your IP address, browser type, Internet service provider, platform type, device type/model/manufacture, operating system, date and time stamp, a unique ID that allows us to uniquely identify your browser, mobile device or your account (including, e.g., a persistent device identifier or an Ad ID), and other similar information,
- Analytics information collected ourselves or via third party analytics tools, to help us measure traffic and usage trends for the Sites and to understand more about the demographics and behaviors of our users, and
- How often you use a mobile app, from where the app was downloaded, events that occur within the app, aggregated usage, and performance data.

Use of the information: We or our service providers may use the data collected through tracking technologies to improve, enhance and personalize your customer experience, to monitor and improve our Sites and for other internal purposes such as:

- Remembering information so that you will not have to re-enter it during your visit or the next time you visit the Sites,
- Provide custom, personalized content and information, including targeted content and advertising,
- Identify and contact you across multiple devices,
- Provide and monitor the effectiveness of our Sites,
- Perform analytics and detect usage patterns on our Sites,
- Diagnose or fix technology problems,
- Detect or prevent fraud or other harmful activities, and
- Otherwise to plan for and enhance our Sites.

Our service providers include Adobe and Google. To learn about Adobe Analytics privacy practices or to opt-out of cookies set to facilitate reporting, [click here](#). To learn more about Google's privacy practices, [click here](#). To access and use the Google Analytics Opt-out Browser Add-on, [click here](#).

Your choices regarding cookies: If you prefer not to accept cookies, most browsers will allow you to change your browser settings to disable existing cookies, automatically request cookies or to notify you when you receive a cookie. However, if you disable, modify, or reject cookies, some parts or functionalities of our Site may be inaccessible

or not function properly. For example, disabling cookies may require you to repeatedly enter information to take advantage of services.

YOUR CALIFORNIA PRIVACY RIGHTS AND CHOICES

California residents have certain rights to access and delete their personal information described in this section, as well as other rights described below. You will be able to submit these requests starting January 1, 2020.

To better protect you and your personal information, we will only respond to access or deletion requests that we have been able to properly verify through our authentication processes. To verify your identity, you will be asked to provide certain information, which we will only use to verify your identity or authority to make the request.

To submit an access or deletion request, please [click here](#) to submit an online request or call us at 1-800-624-4419. Responses to a verified request may take up to 45 calendar days, or longer depending on the nature of the request. If additional time is needed, we will notify you of the additional time. We may only respond to two access requests within a 12-month period.

Right to Access Your Personal Information: You have the right to request that we disclose certain information about our collection and use of your personal information over the past twelve months including:

- the categories of personal information collected about consumers,
- the specific pieces of personal information we have about you,
- the categories of sources from where personal information was collected,
- the business purpose for collecting the personal information, and
- the categories of third parties with whom we share personal information.

Right to Deletion of Personal Information: You have the right to request we delete the personal information we collected, with certain exceptions. We will delete your personal information in response to a verifiable request unless needed for the following:

- To complete a transaction for which we collected the personal information, provide a good or service you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you,
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities,

- Debug products to identify or repair errors that impair functionality,
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law,
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us,
- Comply with a legal obligation, including compliance with the California Electronic Communications Privacy Act, or
- Otherwise use your persona information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Non-Discrimination Rights: You have the right not to receive discriminatory treatment by us for the exercise of your California privacy rights.

Other Rights under California Law

Rights as an insurance customer: If you have insurance services and products with us, there may be additional rights available to access or correct your data, or to make a request regarding the sharing of your personal information with affiliates. Please refer to the Privacy Statement associated with your insurance product or service for more information.

OTHER AVAILABLE CHOICES

Email Marketing: If you opt-out from receiving marketing emails, we may still send you non-marketing emails such as emails about your products or services, responses to your requests and inquiries, or notices of updates to terms and conditions or our privacy practices. To opt-out from receiving marketing and promotional emails, please contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week.

Notifications and Other Preferences: If you use My Account or the mobile app, you can also manage email and other notifications and preferences via the Profile and Settings link.

SOCIAL MEDIA, LINKS AND EXTERNAL SITES

Links to other company's websites may be provided on our Sites as a convenience to you. If you choose to go to these external websites, you will be subject to the privacy practices of those external websites; we are not responsible for the privacy practices of those websites. We encourage you to be aware when you leave our Site to read the privacy policies or statements of every Website you visit, as those privacy policies or

statements may differ from ours. Our Privacy Statement applies solely to the Sites where this Privacy Statement appears.

SECURITY

The security of your personal information is important to us. We use a combination of reasonable technical, administrative, and physical safeguards to protect your personal information. However, no website, mobile application, database or system is completely secure or “hacker proof.” So, we cannot guarantee its absolute security. You are also responsible for taking reasonable steps to protect your personal information against unauthorized disclosure or misuse.

We limit access to your personal information to those who need it to do their jobs. We comply with all applicable federal and state data security laws.

CHANGES TO OUR PRIVACY STATEMENT

We may periodically update or revise this Privacy Statement. The date at the top of this page shows when this Privacy Statement was last revised. We will let you know when we update the Privacy Statement by changing the date or other appropriate means.

LIST OF AFFILIATES

List of affiliates on which behalf this notice is provided and amongst which information may be shared:

Allstate Assurance Company, Allstate Life Insurance Company of New York, Allstate Life Insurance Company, Intramerica Life Insurance Company, Allstate Fire and Causality Insurance Company, Allstate Indemnity Company, Allstate Insurance Company, Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Northbrook Indemnity Company, Allstate Property and Casualty Insurance Company, Allstate Vehicle and Property Insurance Company, Allstate Motor Club, Inc., Signature Agency, Inc., Signature Motor Club of California, Inc., Signature Motor Club, Inc., Signature Nationwide Auto Club of California, Inc., Signature’s Nationwide Auto Club, Inc., Allstate Financial Services, LLC, LSA Securities, Allstate Distributor’s, Allstate County Mutual Insurance Company, Allstate Texas Lloyds, and Allstate Financial Advisors, LLC

Please Note: Our affiliates American Heritage Life Insurance Company, Castle Key Insurance Company and Castle Key Indemnity Company participate in information

sharing with the affiliates listed above but have a separate privacy notice for their customers.