

LexisNexis Risk Solutions
A Summary of Your Rights under the California Privacy Laws

This is a summary of the rights of California residents under the California Consumer Privacy Act of 2018 (“CCPA”), the California Privacy Rights Act of 2020 (“CPRA”), and any amendments or regulations under the CCPA and CPRA (collectively, the “California Privacy Laws”) and how they can be exercised with LexisNexis Risk Solutions Inc. and the LexisNexis Risk Solutions Group companies in scope of the California Privacy Laws (“we”, “us”, and “our”).

For more information, go to <https://consumer.risk.lexisnexis.com/california>

As a California resident, you have the Right to Know, the Right to Delete, the Right to Correct Inaccurate Personal Information, the Right to Opt-Out of the Sale or Sharing of Personal Information, the Right to Limit the Use or Disclosure of Personal Information, and the Right to Not Be Discriminated Against. These rights may be exercised with us as follows:

Request Electronically

As a California resident you can make requests pursuant to the California Privacy Laws electronically using our Electronic Request Form. You can also choose to receive a copy of a State Privacy Act Disclosure Report electronically. Once we have verified and processed your request, you will receive a letter in the U.S. Mail explaining how you can access your report. Electronic requests can be made at <https://consumer.risk.lexisnexis.com/california>

Request by U.S. Mail

You can order your State Privacy Act Disclosure Report or exercise other rights via U.S. Mail by using our Consumer Request Form. The Consumer Request Form is available at <https://consumer.risk.lexisnexis.com/california>

Once you have downloaded and printed a copy of the form, please complete all of the information and send the form back to us via U.S. Mail at the address below:

Consumer Center

**Attn: State Privacy Act Request
P.O. Box 105108
Atlanta, GA 30348-5295**

Request by Phone

As a California resident you can exercise your rights pursuant to the California Privacy Laws via phone at 1-888-217-1591.

Web

Questions can be submitted via our online portal: <https://consumer.risk.lexisnexis.com/help>

Information Required for Verification

You may be required to submit proof of your identity for certain of these requests to be processed. Such information may include your First Name, Last Name, Street Address, City, Zip, and Date of Birth and either your Social Security Number or your Driver’s License Number and State. This information will be used only for the purposes of verifying your identity and processing your request. We may not be able to comply with your request if we are unable to confirm your identity or to connect the information you submit in your request with personal information in our possession.

Authorized Agent

You may designate an authorized agent to make a request on your behalf subject to proof of identity and written authorization.

Exempt Information

Please note that requests made under the California Privacy Laws will not apply to data exempt from the requirements of the California Privacy Laws. Specifically, publicly available data (i.e., data that is lawfully made available from federal, state, or local government records and data the consumer has lawfully made available to the general public, subject to certain exclusions) is exempt from the requirements of the California Privacy Laws. The California Privacy Laws also exempt certain data that is subject to the Fair Credit Reporting Act (FCRA), the Health Insurance Portability and Accountability Act (HIPAA), the Gramm-Leach-Bliley Act (GLBA), the Driver's Privacy Protection Act (DPPA) and certain other laws. Additionally, data may be exempt if it is aggregate consumer information or deidentified.

Privacy Notices

For additional information, please review our privacy notice for California consumers.

The LexisNexis Risk Solutions Companies State Privacy Act Notice is available here:
<https://risk.lexisnexis.com/state-privacy-act-notice>

As a California resident, you have the Right to Know, the Right to Delete, the Right to Correct Inaccurate Personal Information, the Right to Opt-Out of the Sale or Sharing of Personal Information, the Right to Limit the Use or Disclosure of Sensitive Personal Information, and the Right to Not Be Discriminated Against.

Right to Opt-Out of Sale or Sharing of Personal Information

You have the right to request that your personal information not be sold or shared, also referred to as the right to “opt-out.” This will prevent us from selling your personal information and sharing your personal information for cross-context behavioral advertising.

We will process the request electronically, by phone, or through U.S. Mail. We will typically process your opt-out request within two weeks of receipt of the request.

You may exercise your right to opt-out by submitting a **Do Not Sell or Share My Personal Information** request here: <https://consumer.risk.lexisnexis.com/request>

After you have opted out, you also have the option to reauthorize your personal information to be sold.

Right to Know about Personal Information Collected, Disclosed, or Sold

You have the right to know about the personal information collected, disclosed, or sold about you.

The Right to Know includes:

(i) the categories of personal information we collected about you and the categories of sources from which we collected such information; (ii) the specific pieces of personal information we collected about you; (iii) the business or commercial purpose for collecting or selling personal information about you; and (iv) the categories of personal information about you that we sold or disclosed for a business purpose and the categories of third parties to whom we sold or to whom we disclosed for a business purpose such information.

We will process the request electronically, by phone, or through U.S. Mail. We will typically process your Right to Know request within two weeks of receipt of the request, but not longer than 45 days.

Once we have verified and processed your report request, you will receive a letter in the U.S. Mail with additional information explaining how you can access your report online.

If we cannot verify your identity, your request may be denied, but you can contact us to confirm your identity. You can access additional information about us at <https://consumer.risk.lexisnexis.com/california>.

If you or the members of your household jointly make a Right to Know request, then the identity of each member of the household will need to be verified.

Right to Request Deletion of Personal Information

In some instances, you may request the deletion of your personal information. Specifically, you have the right to request that a business delete any of your personal information that the business has collected from you. Other information not collected from you is not subject to a deletion request and certain unique exceptions also specifically apply to the right to deletion.

We will process the request electronically, by phone, or through U.S. Mail depending on how you have elected to submit the request. We will typically process your Right to Delete request within two weeks of receipt of the request, but not longer than 45 days.

If we cannot verify your identity, your request may be denied, but you can contact us to confirm your identity. You can access additional information about us at <https://consumer.risk.lexisnexis.com/california>.

A record of your request to delete will be maintained by us because it is necessary to comply with law. This is an exception to the Right to Delete pursuant to Cal. Civil Code Section 1798.105(d). The Right to Delete will also not apply to personal information subject to an exception under Cal. Civil Code Section 1798.105(d), including, but not limited to, personal information used to:

- Detect security incidents, resist malicious, deceptive, fraudulent, or illegal actions, and to help prosecute those responsible for such actions.
- Comply with a legal obligation.

If you or the members of your household jointly make a Right to Delete request, then the identity of each member of the household will need to be verified.

Right to Correct Inaccurate Personal Information

You have the right to request the correction of inaccurate personal information maintained about you. We will accept, review, and consider any documentation that you provide in connection with your Right to Correct. Additional documentation may also be requested if necessary.

In some instances, in response to a request to correct, the inaccurate personal information may be deleted instead of being corrected when such deletion does not negatively impact you or you have consented to such deletion.

A request to correct may be denied where the contested personal information is more likely than not accurate based on the totality of the circumstances.

We will process the request electronically, by phone, or through U.S. Mail. We will typically process your Right to Correct request within two weeks of receipt of the request, but not longer than 45 days.

If we cannot verify your identity, your request may be denied, but you can contact us to confirm your identity. You can access additional information about us at <https://consumer.risk.lexisnexis.com/california>.

Right to Limit the Use or Disclosure of Sensitive Personal Information,

You have the right to limit the use or disclosure of your sensitive personal information. Sensitive personal information may include but is not limited to information such as your social security number, driver's license number, state identification card, passport number, financial account information, or precise geolocation.

A request to limit the use or disclosure of your sensitive personal information will prohibit your sensitive personal information from being used or disclosed except for certain uses provided by law, including but not limited to:

- Detect security incidents, resist malicious, deceptive, fraudulent, or illegal actions, and to help prosecute those responsible for such actions.

We will process the request electronically, by phone, or through U.S. Mail. We will typically process this request within two weeks of receipt of the request.

You may exercise this right by submitting a **Limit the Use of My Sensitive Personal Information** request here: <https://consumer.risk.lexisnexis.com/request>

After you have exercised this right, you also have the option to reauthorize your sensitive personal information to be used or disclosed.

Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights

You have the right to not be discriminated against in pricing and services because you exercise any of your rights under the California Privacy Laws.

Notice of Financial Incentive

We do not offer financial incentives or price or service differences to consumers in exchange for the retention or sale of a consumer's personal information.

Special Rules for Minors

We do not knowingly sell the personal information of minors under 16 years of age within the scope of the California Privacy Laws.

Appeals

If we have declined to take action on your request made pursuant to the California Privacy Laws, you may file an appeal with us.

You may file an appeal with us as follows:

Consumer Center
Attn: State Privacy Act Request
P.O. Box 105108
Atlanta, GA 30348-5295

Request by Phone

By phone at 1-888-217-1591.

Web

Through our online portal: <https://consumer.risk.lexisnexis.com/help>