

California Consumer Privacy Rights Notice
Effective: July 1, 2020

This California Consumer Privacy Rights Notice (“Notice”) sets forth Pay Per Lead, LLC dba LoweredRates.com (“LoweredRates.com”) disclosure obligations under California law, including the California Consumer Privacy Act of 2018 (“CCPA”) and the California Civil Code section 1798.83. This Notice provides the additional details regarding the information defined as ‘personal information’ under applicable California law and related to a California resident or household (“Consumers” and “You”) further referred to as “Personal Information.”

1. Personal Information Collected and Disclosed

LoweredRates.com collects, uses and/or discloses Personal Information as follows:

Personal Information Collected, Used and/or Disclosed in Preceding 12 Months					
CCPA Category	Collected?	Source of Collection	Business Purpose	Disclosed or Shared for Business Purpose?	Purpose of Disclosure
<u>Category A Identifiers & B Personal Information</u>					
• Name/Alias	Yes	You	Service Communications; Provide Requested Rate Services;	Yes; Third Party Insurance Companies; Service Provider	Generate Requested Rate Comparisons Marketing;
• Email	Yes	You; Marketing Service Providers; Vendors	Service Communications; Provide Requested Rate Services;	Yes; Third Party Insurance Companies; Service Provider	Generate Requested Rate Comparisons; Marketing
• Address	Yes	You	Service Communications; Provide Requested Rate Services	Yes; Third Party Insurance Companies; Service Provider	Generate Requested Rate Comparisons; Marketing; Analytics
• Cell or Telephone #	Yes	You	Service Communications; Provide Requested Rate Services	Yes; Third Party Insurance Companies; Service Provider	Generate Requested Rate Comparisons; Marketing; Analytics
• Unique/Online ID (cookies)	Yes	Device	Program Analytics; Auditing; Data Security; Marketing; Advertising	Yes; Service Provider	Data Security; Marketing; Analytics
• IP Address	Yes	Device;	Program	Yes;	Data Security

		Service Provider	Analytics; Auditing; Data Security;	Service Provider	Analytics
• Account Name	No	N/A	N/A	N/A	N/A
• Social Security #	No	N/A	N/A	N/A	N/A
• Driver's License#	Yes	You	Provide Requested Rate Services	Yes; Service Provider Third Party Insurance companies	Generate Requested Rate Comparisons
• Passport #	No	N/A	N/A	N/A	N/A
• Credit or Debit Card # /ACH	No	N/A	N/A	N/A	N/A
• Other: Medical/Financial/Health	Yes, as applicable to type of insurance requested	You	Provide Requested Rate Services	Yes; Third Party Insurance Companies	Generate Requested Rate Comparisons
Category C: Protected Characteristics	No	N/A	N/A	N/A	N/A
Category D: Commercial Information	No	N/A	N/A	N/A	N/A
• Personal Property Records					
• Products/Services Purchased-Obtained-Considered	Yes	Device; Third Party Insurance Companies	Site Analytics; Auditing for commissions due for sales generated through Site	Yes; Service Provider Third Party Insurance Companies	Site Analytics; Auditing
• Purchasing history/tendencies	Yes	You/Device	Site Analytics	Yes; Service Provider	Site Analytics
Category E: Biometric Information	No	N/A	N/A	N/A	N/A
Category F: Internet/Network Activity					
• Browsing/search history					
• Interaction with site/advertisement	Yes	You; Device; Service Provider	Site Analytics;	Yes; Service Provider	Site Analytics
Category G: Geolocation data	Yes	You	Site Analytics	Yes; Service Provider	Site Analytics
Category H:	Yes	You; Service Provider	Analytics; Auditing; Marketing	Yes; Service Provider	Analytics; Auditing; Marketing
• Audio					
• Electronic	No	N/A	N/A	N/A	N/A
• Visual	No	N/A	N/A	N/A	N/A
• Thermal	No	N/A	N/A	N/A	N/A
• Olfactory	No	N/A	N/A	N/A	N/A
• Other Similar	No	N/A	N/A	N/A	N/A
Category I: Professional/Employment-Related	Yes	You;	Provide Requested Rate Services	Yes; Service Provider; Third Party Insurance Companies	Generate Requested Rate Comparisons; Marketing
Category J: Educational Information	Yes	You;	Provide Requested Rate	Yes; Service Provider;	Generate Requested

			Services	Third Party Insurance Companies	Rate Comparisons; Marketing
Category K: Inferences from Data Collected					
• Preferences	Yes	You	Site Analytics; Marketing	Yes; Service Provider	Site Analytics; Marketing
• Characteristics	No	N/A	N/A	N/A	N/A
• Psychological Trends	No	N/A	N/A	N/A	N/A
• Predispositions	No	N/A	N/A	N/A	N/A
• Behavior	No	N/A	N/A	N/A	N/A
• Attitudes	No	N/A	N/A	N/A	N/A
• Intelligence/Abilities/Aptitude	No	N/A	N/A	N/A	N/A

Other Potential Third Party Disclosures: Personal Information may also be disclosed to serve our legitimate business interests as follows: (1) as required by law, such as to comply with a subpoena, or similar legal process, (2) as part of a merger, acquisition, bankruptcy or other transaction in which a third party assumes control of all or part of the business, (3) to investigate, prevent, or take action regarding suspected or actual illegal activities or to assist government enforcement agencies as required by law; (4) enforce our agreements with you, and/or (5) investigate and defend ourselves against any third-party claims or allegations.

2. Your Consumer Rights under CCPA – Request to Opt Out of Sale of Personal Information

When a user requests to obtain rate comparisons of its auto, home and health insurance policies, LoweredRates.com will share the Personal Information provided to enable such insurance companies to utilize Personal Information in generating requested insurance policy quotes and to provide users with relevant information about products and services. LoweredRates.com may receive a fee for the transfer of that data or if a user purchases a product or service from such third party insurance company.

California residents have the right to direct us not to sell their “personal information” (“Right to Opt-Out”).

Requests to Opt-Out of the Sale of Personal Information can be made by selecting the link below:

[Request to Opt-Out – “Do Not Sell My Personal Information”](#)

OR BY EMAIL TO privacy@LoweredRates.com.

3. Your Consumer Rights under CCPA - Right to Know, Right to Delete

California Consumers may contact LoweredRates.com by email at privacy@LoweredRates.com or through their account to request the following:

A. Request LoweredRates.com Disclose at No Charge:

- categories of Personal Information collected, used, and/or disclosed about you;
- categories of sources from which Personal Information is collected;
- business and/or commercial purposes for collecting and disclosing your Personal Information;
- categories of third parties with whom your Personal Information has been disclosed/shared; and
- the specific pieces of Personal Information collected about you.

B. Request LoweredRates.com to Delete at No Charge:

Except as exempted pursuant to CCPA 1798.105, to request LoweredRates.com delete Personal Information.

C. Verified Request Process:

LoweredRates.com will confirm all consumer requests prior to taking any action in response to such request.

For account holders, LoweredRates.com will initially verify through the existing authentication practices for your existing account. For non-account holders, LoweredRates.com will initially verify through the email address maintained on file with the email address submitted in the applicable request.

Further verification will be based upon confirmation of data correlating to information maintained by LoweredRates.com, as applicable.

Consumers may designate an authorized agent to make a request on the Consumer's behalf at privacy@LoweredRates.com. We will require that your authorized agent have written permission from you or other legal authority to make requests on your behalf and will need to verify the consumer and the authorized agent's identity before processing any requests.

D. Consumer Request Limitations:

Please note that these rights are not absolute and in certain cases are subject to conditions or limitations as specified in the CCPA, including, but not limited to:

- LoweredRates.com is obligated to disclose/delete only upon a **verifiable** Consumer request from the consumer or an authorized agent acting on behalf of Consumer.
- Consumers may only make a personal information request twice in a 12-month period.
- Deletion is not required because it is necessary for LoweredRates.com to maintain the Personal Information to fulfill the purposes enumerated in CCPA Section 1798.105

LoweredRates.com will confirm and respond to all requests within the timeframe required under the CCPA. In responding to any request to disclose/delete, LoweredRates.com shall maintain a record of the requests as required under the CCPA.

4. Non-Discrimination Policy

You have the right not to receive discriminatory treatment for exercising any rights conferred by the CCPA. LoweredRates.com shall not discriminate against a consumer for exercising any rights under the CCPA, including, but not limited to, (a) denying goods or services, (b) charging different prices or rates (including discounts/penalties) that is not directly related to the value provided to LoweredRates.com for the Personal Information, (c) suggesting Consumer will receive a different rate/price or different level of quality of goods/services

5. Your California Privacy Rights under California Civil Code Section 1798.83 & Business and Professions Code Section 22581

California law permits Consumers to request and obtain from once a year, free of charge, certain information about their Personally Identifiable Information (“PII”) (as defined by California law) disclosed to third parties for direct marketing purposes in the preceding calendar year (if any). If applicable, this information would include a list of the categories of PII that was shared and the names and addresses of all third parties with which we shared information in the immediately preceding calendar year.

In addition, a business subject to California Business and Professions Code Section 22581 must allow California residents under age 18 who are registered users of online sites, services, or applications to request and obtain removal of content or information they have publicly posted. Your request should include a detailed description of the specific content or information to be removed. Please be aware that your request does not guarantee complete or comprehensive removal of content or information posted online and that the law may not permit or require removal in certain circumstances.

6. Accessibility of this CCPA Policy

- You can download and print a copy of this Notice [here](#)

7. Contact Us

Additional detail regarding our collection, use and disclosure of Personal Information, as well as general opt-out rights and other privacy disclosures, is set forth in our general [Privacy Policy](#).

If you have any questions regarding your Personal Information or about our privacy practices, please contact us at: LoweredRates.com, Attention Privacy: by email at privacy@LoweredRates.com or by mail to 1968 S. Coast Hwy #2346, Laguna Beach, CA 92651

This Notice was last updated: July 1, 2020