WHAT DOES AXA XL DO WITH YOUR PERSONAL INFORMATION?

**Why?**
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**
The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Social Security number and Income
- Medical Information and Account Transactions
- Transaction or Loss history and Insurance Claim History

When you are no longer our customer, we continue to share your information as described in this notice.

**How?**
All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons AXA XL chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does AXAXL share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes –</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
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<tr>
<td>For our marketing purposes –</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>to offer our products and services to you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes –</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Information about your transactions and experiences</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes –</td>
<td>NO</td>
<td>We don’t share</td>
</tr>
<tr>
<td>Information about your creditworthiness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our affiliates to market to you –</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>For our nonaffiliates to market to you –</td>
<td>NO</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>
## Who we are

| Who is providing this notice? | This notice is provided by a group of affiliated companies listed below in definition of “Affiliates” which use the trade name “AXA XL” |

## What we do

| How does AXA XL protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does AXA XL collect my personal information? | We collect your personal information, for example, when you
- Apply for insurance Or File an insurance claim
- Pay insurance Or Use your credit or debit card premiums
- Provide account information
We also collect your personal information from others, such as credit reporting agencies, affiliates, or other companies. |
| Why can’t I limit all sharing? | Federal law gives you the right to limit only
- Sharing for affiliates’ everyday business purposes- information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. **See below for more on your rights under state law.** |

## Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- *Nonaffiliates we share with can include* managing general agents, third party claims administrators, independent adjusters, law firms, insurance companies, mortgage companies, and direct marketing companies. |
**NOTICE TO POLICYHOLDERS**

**CUSTOMER PRIVACY NOTICE**

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include Insurance Brokers, Agents and Program Managers.

### Other important information

For Customers in Vermont only. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont Law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at [https://axaxl.com/privacy-notice](https://axaxl.com/privacy-notice)

For California Residents only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law. We will limit sharing among our affiliates to the extent required by California law. We do not share information about creditworthiness. For further information visit our website [https://axaxl.com/legal-notices](https://axaxl.com/legal-notices).

For Customers in Massachusetts only. You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.

For Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only. The term “Information” in this paragraph means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical information, so we can learn if you qualify for coverage, process claims or prevent fraud or if you say we can. To see your Information, submit a request via our website [https://axaxl.com/privacy-notice](https://axaxl.com/privacy-notice). You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.