

Electronic Privacy Policy

Effective Date: January 1, 2020

We at Cincinnati Financial Corporation, and its [U.S. subsidiaries and affiliates](#) (collectively hereinafter “CFC”), understand that online privacy is important and want you to understand our online privacy practices. This Electronic Privacy Policy applies to your use of our websites (e.g., www.cinfin.com and blog.cinfin.com), and our apps for Apple iOS or Android, that post this policy (our “Resources”). It does not apply to any non- CFC website or online service that you may access via the Resources (e.g., by following a link on a CFC website to another site), or our privacy practices outside of the Resources. In addition to this Electronic Privacy Policy, another CFC [Privacy Policy](#) may apply to you, such as with regard to your seeking and obtaining insurance products and services from us. In addition, for certain Resources, there may be additional notices about information practices and choices. Please read those additional privacy disclosures to understand how they apply to you.

By visiting or otherwise using the Resources, you agree to the Resources’ [Terms and Conditions](#) and consent to CFC’s data collection, use, and disclosure practices, and other activities as described in this Electronic Privacy Policy, and any additional privacy statements that may be posted on an applicable part of the Resources. If you do not agree and consent, please discontinue use of the Resources, and uninstall Resource downloads and applications.

1. Information We Collect

A. Information That You Provide

Information we, our Service Providers (defined below) and/or Third-Party Services (defined below) may collect may include: (1) personally identifiable information, which is information that identifies you personally, such as your first and last name, email address, phone number, address, full payment account number, and Social Security number (“Personal Information”); and (2) demographic information, such as your gender, age, state residence, zip code, and interests (“Demographic Information”). Except to the extent required by applicable law, Demographic Information is “non-Personal Information” (i.e., data that is not Personal Information under this Electronic Privacy Policy). In addition, Personal Information, including, without limitation, CFC-Collected PI (defined below), once “De-identified” (i.e., the removal or modification of the personally identifiable elements, or the extraction non-personally identifiable elements including through anonymization, pseudonymization, and/or hashing) is also non-Personal Information and may be used and shared without obligation to you, except as prohibited by applicable law. However, we do not make assurances that De-identified data is not capable of re-identification. To the extent any non-Personal Information is combined by or on behalf of us with Personal Information CFC itself collects directly from you on the Resources (“CFC-Collected PI”), we will treat the combined data as CFC-Collected PI under this Electronic Privacy Policy.

We collect your CFC-Collected PI on our Resources only when you voluntarily provide it to us. We use this information only for the purpose as provided in this Electronic Privacy Policy or as otherwise stated at the time collected, and do not disclose it to non-affiliated third parties for marketing purposes. We will not send you an email in which we ask for Personal Information from you (such as a password or Social Security number) or link you to our Resources to ask you for such information unless we reference a specific transaction or information that you have requested.

B. Information Collected Automatically

We, our Service Providers, and/or Third-Party Services may also automatically collect certain information about you when you access or use our Resources (“Usage Information”) to improve our level of service to you. Usage Information may include IP address, device identifier, browser type, operating system, information about your use of our services, and data regarding network connected hardware (e.g., computer or mobile device). The methods that may be used on our Resources to collect Usage Information include:

- **Log Information:** Log information is data about your use of the Resources, such as IP address, browser type, internet service provider, referring/exit pages, operating system, date/time stamps, and related data, and may be stored in logfiles.
- **Information Collected by Cookies and Other Tracking Technologies:** Cookies, web beacons (also known as “tracking pixels”), embedded scripts, location-identifying technologies, in-app tracking methods and other tracking technologies now and hereafter developed (“Tracking Technologies”) may be used to collect information about interactions with the Resources or emails, including information about your browsing and purchasing behavior.

Cookies

A cookie is a small text file that is stored on a user’s device, which may be session ID cookies or tracking cookies. Session cookies make it easier for you to navigate the service and expire when you close your browser. Tracking cookies remain longer and help in understanding how you use our Resources, and enhance your user experience. Cookies may remain on your hard drive for an extended period of time. If you use your browser’s method of blocking or removing cookies, some but not all types of cookies may be deleted and/or blocked and as a result some features and functionalities of the Resources may not work. A Flash cookie (or locally shared object) is a data file which may be placed on a device via the Adobe Flash plug-in that may be built-in to or downloaded by you to your device. HTML5 cookies can be programmed through HTML5 local storage. Flash cookies and HTML5 cookies are locally stored on your device other than in the browser and browser settings won’t control them. To identify certain types of local shared objects on your device and adjust your settings, please visit: www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager.html. The Resources may associate some or all of these types of cookies with your devices.

Web Beacons (“Tracking Pixels”)

Web beacons are small graphic images, also known as “internet tags” or “clear gifs,” embedded in web pages and email messages. Web beacons may be used, without limitation, to count the number of visitors to our Resources, to monitor how users navigate our Resources, and to count content views.

Embedded Scripts

An embedded script is programming code designed to collect information about your interactions with our Resources. It is temporarily downloaded onto your computer from our web server, or from a third party with which we work, and is active only while you are connected to the Resources, and deleted or deactivated thereafter.

Location-identifying Technologies

GPS (global positioning systems) software, geo-filtering and other location-aware technologies locate (sometimes precisely) you, or make assumptions about your location, for purposes such as verifying your location and delivering or restricting content based on your location. If you are using our app for Apple iOS or Android and you have enabled GPS or use other location-based features on the Resources, your device location may be tracked and we may also collect device information, such as device location, for use with location services features of the app. Our Resource content may be personalized based on various information we may have about you to try to provide you with more location-relevant content.

In-App Tracking Methods

There are a variety of Tracking Technologies that may be included in mobile applications, and these are not browser-based like cookies and cannot be controlled by browser settings. Some use device identifier, or other identifiers such as “Ad IDs” to associate app user activity to a particular app and to track user activity across apps and/or devices.

Some information about your use of our Resources and certain Third-Party Services may be collected

using Tracking Technologies across time and services, and used by us and third parties for purposes such as to associate different devices you use, and deliver relevant ads and/or other content to you on the Resources and certain Third-Party Services. See [Section 6](#) regarding certain choices you have regarding these activities. We are giving you notice of the Tracking Technologies and your choices regarding them so that your consent to encountering them is meaningfully informed.

C. How We Use Information Collected On the Resources

Subject to the terms of any other CFC [Privacy Policy](#) if applicable, we may use information about you, including CFC-Collected PI and other Personal Information, for any purposes not inconsistent with our statements under this Electronic Privacy Policy, or otherwise made by us in writing at the point of collection, and not prohibited by applicable law, including, without limitation, the following:

- Allow you to participate in the features we offer on the Resources;
- Facilitate, manage, personalize, and improve your online experience;
- Process your registration, manage your account and/or upload your user generated content (“UGC”) that you may post to the Resources (for more on the public nature of UGC, see below);
- Transact with you, provide services or information you request, respond to your comments, questions and requests, serve you content and/or advertising, and send you notices;
- Our marketing and other purposes;
- Improve the Resources and for any other internal business purposes;
- Tailor our content, advertisements, and offers;
- Fulfill other purposes disclosed at the time you provide Personal Information or otherwise where we are legally permitted or are required to do so; and
- Prevent and address fraud, breach of policies or terms, and threats or harm.

However, access to pages with content specific to agents, brokers and customers is password- protected and requires registration. Personal Information acquired through registration is kept confidential. In addition, depending upon your relationship with us, you may receive other privacy notices from us providing additional detail about our privacy practices and your privacy rights.

We and third parties may convert your Personal Information, including CFC-Collected PI, to non-Personal Information, including without limitation through hashing it or substituting a unique identifier for the Personal Information and we and third parties may use and share that data as permitted by applicable law, including to match data attributes to and from other sources. We and third parties may also collect aggregate information, which is non-Personal Information, such as to maintain and enhance the services of the Resources.

We may offer blogs, online forums or other interactive features on our Resources that enable consumers to share UGC such as information about our services or other issues of interest. You should be aware that any communications you submit or post to any such interactive features may be viewable by other participants or users of our Resources. Therefore, you acknowledge and understand that you have no expectation of privacy or confidentiality in the content you submit for such interactive features, whether or not it contains Personal Information about you. In addition, you are responsible for all content that you may post to blogs, online forums, or similar features we may offer in connection with our Resources. You therefore agree that you shall refrain from posting any content which is libelous, defamatory, obscene, protected by copyright, or which contains the personally identifiable information of you or third parties. We reserve the right, at our sole

discretion, to remove any content which violates the previous sentence and/or to discontinue your access to these features. By virtue of your posting, you hereby grant CFC permission to track your comments as necessary.

Subject to our restrictions on Personal Information as provided under applicable law or any applicable CFC [Privacy Policy](#) (to the extent applicable), by submitting content via the Resources, you grant to CFC an unrestricted, irrevocable, worldwide, perpetual, royalty-free license to use, publish, reproduce, display, publicly perform, distribute, transmit and use such information and materials for any purpose, in any manner and in any media, without consideration paid to you, including without limitation, disclosing any such information and materials as necessary to satisfy any law, regulation, or governmental request, without any obligations of confidentiality regarding any information or materials that you submit.

2. Information We Disclose to Third Parties

We do not sell your CFC-Collected PI to anyone and do not disclose it to third parties – people and companies that are not affiliated with us – for their own marketing purposes. For this reason, no "opt-out" is required. If we share Personal Information about you with third parties without your specific authorization, it is to provide you with products and services that you request or expect from us, and as otherwise permitted by law. Subject to the forgoing, we may share any information about you (including, without limitation, CFC-Collected PI) for any purposes not inconsistent with this Electronic Privacy Policy (or to the extent applicable, any other applicable CFC [Privacy Policy](#)), or our written statements at the point of collection, and otherwise not prohibited by applicable law, including, without limitation:

- Our agents, vendors, consultants, and other service providers (collectively "Service Providers") may receive, or be given access to, your information, including, without limitation, Personal Information, Demographic Information, and Usage Information, in connection with their work on our behalf, provided however, we do not authorize our Service Providers to use CFC-Collected PI provided by us to the Service Providers to send you direct marketing messages other than related to CFC and our affiliates absent your consent. For more information on choices Service Providers may offer you, please see Section 6 below.
- To comply with the law, law enforcement or other legal process, and, where permitted, in response to a government request; and
- If we believe your actions are inconsistent with our terms of use, user agreements, applicable terms or policies, or to protect the rights, property, life, health, security and safety of CFC, the Resources or its users, or any third party.

In addition, we may share your CFC-Collected Personal Information (as well as your other Personal Information and your non-Personal Information), in connection with or during negotiations of any proposed or actual financing of our business, or merger, purchase, sale, joint venture, or any other type of acquisition or business combination of all or any portion of our assets, or transfer of all or a portion of our business to another company, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding ("Corporate Transactions").

3. Social Security Protection Policy Statement

We are committed to complying with all legal and contractual duties regarding the confidentiality of Social Security numbers. We protect the confidentiality of Social Security numbers by disclosing them only as permitted by law. We seek to limit their access, use, and disclosure consistent with our [Privacy Policies](#) and are committed to prohibiting their unlawful disclosure through the use of reasonable physical, electronic and procedural safeguards.

4. EEOC Reporting

In conjunction with laws and regulations enforced by the Equal Employment Opportunity Commission ("EEOC")

and similar state and local regulatory agencies, we may ask you to provide us with self-identifying information (such as veteran status, gender and ethnicity). Providing such self-identifying information is voluntary, but if you do provide us with such information, we may submit that information to the EEOC and similar state and local regulatory agencies or otherwise use or disclose it for business-related purposes, including, without limitation, responding to information requests, fulfilling regulatory reporting requirements and defending against employment related complaints.

5. Interest-Based Advertising and Analytics

We may engage and work with Service Providers and other third parties to serve advertisements on our Resources and/or on third-party services. Some of these ads may be tailored to your interests based on your browsing of our Resources and elsewhere on the internet, sometimes referred to as “interest-based advertising” and “online behavioral advertising” (“Interest-Based Advertising”), which may include sending you an ad on a third-party service after you have left our Resources (i.e., “retargeting”).

We may use Google Analytics, Adobe Analytics or other Service Providers for analytics services. These analytics services may use cookies and other Tracking Technologies to help us analyze Resource users and how they use our Resources. Information generated by these services (e.g., your IP address and other Usage Information) may be transmitted to and stored by these Service Providers on servers in the U.S. (or elsewhere) and these Service Providers may use this information for purposes such as evaluating your use of the Resources, compiling statistic reports on the Resources’ activity, and providing other services relating to Resource activity and other internet usage.

We are not responsible for, and make no representations regarding, the policies or business practices of any third parties, including, without limitation, analytics Service Providers and Third-Party Services associated with our Resources, and encourage you to familiarize yourself with and consult their privacy policies and terms of use.

6. Choices Regarding Your Information

A. Tracking Technologies Generally

Regular cookies may generally be disabled or removed by tools available as part of most commercial browsers, and in some instances blocked in the future by selecting certain settings. Browsers offer different functionalities and options so you may need to set them separately. Also, tools from commercial browsers may not be effective with regard to Flash cookies (also known as locally shared objects), HTML5 cookies, or other Tracking Technologies. For information on disabling Flash cookies, go to Adobe’s website <https://helpx.adobe.com/flash-player/kb/disable-third-party-local-shared.html>. Please be aware that if you disable or remove these technologies, some or all of the functionalities of the Resources may not work and that when you revisit the Resources your ability to limit browser-based Tracking Technologies is subject to your browser settings and limitations. Further, your choices are not associated with you as a particular individual, but rather with the browser you are using. If you change computers, web browsers or cookie settings, you need to re-implement your preferences.

Some App-related Tracking Technologies in connection with non-browser usage (e.g., most functionality of a mobile app) can only be disabled by uninstalling the app. To uninstall an app, follow the instructions from your operating system or handset manufacturer.

Your browser settings may allow you to automatically transmit a “Do Not Track” signal to online services you visit. Note, however, there is no consensus among industry participants as to what “Do Not Track” means in this context. Like many online services, we currently do not alter our practices when we receive a “Do Not Track” signal from a visitor’s browser. To find out more about “Do Not Track,” you can visit <http://www.allaboutdnt.com>, but we are not responsible for the completeness or accuracy of this third-party information. Some third parties, however, may offer you choices regarding their Tracking Technologies. One way to potentially identify cookies on our website is to add the free Ghostery plug-in to your browser (www.ghostery.com/), which according to Ghostery will display for you traditional, browser-

based cookies associated with the websites (but not mobile apps) you visit and privacy and opt-out policies and options of the parties operating those cookies. We are not responsible for the completeness or accuracy of this tool or third-party choice notices or mechanisms. For specific information on some of the choice options offered by third-party analytics and advertising providers, see the next section.

B. Analytics and Advertising Tracking Technologies

You may exercise choices regarding the use of cookies from Google Analytics by going to <https://tools.google.com/dlpage/gaoptout> or downloading the Google Analytics Opt-Out Browser Add-On. You may exercise choices regarding the use of cookies from Adobe Analytics by going to <http://www.adobe.com/privacy/opt-out.html> under the section Your Privacy Choices.

You may choose whether to receive some Interest-Based Advertising by submitting opt-outs. Some of the advertisers and Service Providers that perform advertising-related services for us and third parties may participate in the Digital Advertising Alliance's ("DAA") Self-Regulatory Program for Online Behavioral Advertising. To learn more about how you can exercise certain choices regarding Interest-Based Advertising, visit <http://www.aboutads.info/choices/>, and <http://www.aboutads.info/appchoices> for information on the DAA's opt-out program for mobile apps. Some of these companies may also be members of the Network Advertising Initiative ("NAI"). To learn more about the NAI and your opt-out options for their members, see <http://www.networkadvertising.org/choices/>. Please be aware that, even if you are able to opt out of certain kinds of Interest-Based Advertising, you may continue to receive other types of ads. Opting out only means that those selected members should no longer deliver certain Interest-Based Advertising to you, but does not mean you will no longer receive any targeted content and/or ads (e.g., from other ad networks). Also, if your browsers are configured to reject cookies when you visit these opt-out webpages, or you subsequently erase your cookies, use a different device or web browser or use a non-browser-based method of access (e.g., mobile app), your NAI / DAA browser-based opt-out may not, or may no longer, be effective. We support the ad industry's [2009 Self-regulatory Principles for Online Behavioral Advertising \(https://www.iab.com/wp-content/uploads/2015/05/ven-principles-07-01-09.pdf\)](https://www.iab.com/wp-content/uploads/2015/05/ven-principles-07-01-09.pdf) and expect that ad networks we directly engage to serve you Interest-Based Advertising will do so as well, though we cannot guaranty their compliance. We are not responsible for effectiveness of, or compliance with, any third-parties' opt-out options or programs or the accuracy of their statements regarding their programs.

In addition, we may serve ads on third-party services that are targeted to reach people on those services that are also identified on one of more of our data bases ("Matched List Ads"). This is done by using Tracking Technologies or by matching common factors between our data bases and the data bases of the third-party services. For instance, we may use such ad services offered by Facebook or Twitter and other Third-Party Services. We are not responsible for these Third-Party Services, including without limitation their security of the data. If we use Facebook to serve Matched List Ads on Facebook services, you should be able to hover over the box in the right corner of such a Facebook ad, or go to your account settings, and find out what options Facebook offers you to control such ads. If we use Twitter Matched List Ads, you should be able to review your ad options in account settings on Twitter. We are not responsible for such third parties' failure to comply with your or our opt-out instructions, they may not give us notice of opt-outs to our ads that you give to them, and they may change their options without notice to us or you.

C. Mobile Apps

With respect to our mobile apps, you can stop all collection of data generated by use of the app by uninstalling the app. Also, you may be able to exercise specific privacy choices, such as enabling or disabling certain features (e.g., location-based services, push notifications, accessing calendar/ contacts/ photos, etc.), by adjusting the permissions in your mobile device and/or the app's settings. Beware that if GPS precise location services are disabled, other means of establishing or estimating location (e.g., connecting to or proximity to wi-fi, Bluetooth, beacons, or our networks) may persist. See also the prior section regarding the DAA's mobile Interest-Based Advertising choices. If you use location-based service in our app for iOS or Android, we use Google Maps API(s) to share geolocation information. Information shared with Google is subject to [Google's Privacy Policy](#).

D. Communications

You can opt out of receiving promotional email communications from us at any time by following the instructions provided in emails to click on the unsubscribe link, or if available by changing your communication preferences by logging onto your account, and for app push notifications turn off push notifications on the settings of your device and/or the app, as applicable. Please note that your opt-out is limited to the email address used and will not affect subsequent subscriptions. If you opt-out of only certain communications, other subscription communications may continue. Even if you opt out of receiving promotional communications, CFC may, subject to applicable law, continue to send you non-promotional communications, such as those about your account, transactions, servicing, or CFC's ongoing business relations.

E. State Specific Information

California residents: As a California resident, you have the right to direct a business that sells your personal information to third parties not to sell your personal information. This right is referred to as "the right to opt-out." Because we do not sell your personal information, we do not provide any mechanism for you to exercise the right to opt-out. For our California Consumer Privacy Act Notice, please refer to <https://www.cinfin.com/privacy-policy>. California minors should see "Children's Privacy" at [Section 10](#) regarding removal of certain content they have posted on the Resources.

Nevada residents: As a Nevada consumer, you have the right to direct a business that sells your covered information to third parties not to sell your covered information. This right is referred to as "the right to opt-out." Because we do not sell your covered information, we do not provide any mechanism for you to exercise the right to opt-out.

F. Accessing or Changing Personal Information

We may provide webpages or other mechanisms allowing you to delete, correct, or update some of the CFC-Collected PI, and potentially certain other information about you (e.g., profile and account information). We will make good faith efforts to make requested changes in CFC's then-active databases as soon as practicable, but it is not always possible to completely change, remove or delete all of your information or public postings from CFC's databases (California minors see [Section 10](#)) and residual and/or cached data may remain archived thereafter. Further, we reserve the right to retain data (a) as required by applicable law; and (b) for so long as reasonably necessary to fulfill the purposes for which the data is retained except to the extent prohibited by applicable law.

7. Third-Party Services and Hyperlinks

The Resources may include hyperlinks to, or include on or in connection with, the Resources (e.g., plug-ins), websites, locations, platforms, applications or services operated by third parties ("Third-Party Service(s)"). These Third-Party Services may use their own cookies, web beacons, and other Tracking Technology to independently collect information about you and may solicit Personal Information from you.

Certain functionalities on the Resources may permit interactions that you initiate between the Resources and certain Third-Party Services, such as third-party social networks ("Social Features"). Examples of Social Features include: enabling you to send content such as contacts and photos between the Resources and a Third-Party Service; "liking" or "sharing" our content; logging in to the Resources using your Third-Party Service account (e.g., using Facebook Connect to sign in to the Resources); and to otherwise connect the Resources to a Third-Party Service (e.g., to pull or push information to or from the Resources). If you use Social Features, and potentially other Third-Party Services, information you post or provide access to may be publicly displayed on the Resources or by the Third-Party Service that you use. Similarly, if you post information on a third-party service that references the Resources (e.g., by using a hashtag associated with our name in a tweet or status update), your post may be used on or in connection with the Resources or otherwise by us. We may also use third-party services, such as Apple or Android, to allow you to log into our app using your fingerprint or facial recognition. We do not receive your biometric data from these Third-Party Services and you should consult their data privacy and security policies if you use these features. Also, both we and the third party may have access

to certain information about you and your use of the Resources and any Third-Party Service.

The information collected, stored, and shared by third parties remains subject to their privacy policies and practices, including whether they continue to share information with us, the types of information shared, and your choices on what is visible to others on Third-Party Services. We are not responsible for, and make no representations regarding, the policies or business practices of any third parties, including, without limitation, analytics Service Providers and Third-Party Services associated with the Resources, and encourage you to familiarize yourself with and consult their privacy policies and terms of use. See [Section 6](#) for more on certain choices offered by some third parties regarding their data collection and use, including regarding Interest-based Advertising and analytics.

8. Data Security and Monitoring

CFC takes reasonable measures, consistent with applicable law, to protect CFC-Collected PI (excluding public UGC) from loss, theft, misuse and unauthorized access, disclosure, alteration, and destruction. Nevertheless, transmission via the Internet and online digital storage are not completely secure, and we do not guarantee the security of your information collected through the Resources.

To help protect you and others, CFC and its Service Providers may (but make no commitment to) monitor use of the Resources, and may collect and use related information including CFC-Collected PI and other Personal Information for all purposes not prohibited by applicable law or inconsistent with this Electronic Privacy Policy (or, to the extent applicable, another CFC [Privacy Policy](#), including, without limitation, to identify fraudulent activities and transactions; prevent abuse of, and investigate and/or seek prosecution for, any potential threats to or misuse of the Resources; ensure compliance with the applicable terms or agreements; investigate violations of or enforce these documents; and otherwise to protect the rights and property of CFC, third parties, and other users. Monitoring may result in the collection, recording, and analysis of online activity or communications through our Resources. If you do not consent to these conditions, you must discontinue your use of the Resources.

9. International

Because the parent company for CFC is based in the U.S., the information we and our Service Providers collect is governed by U.S. law. Cincinnati Global Underwriting Ltd., based in London, operates through Cincinnati Global Underwriting Agency Ltd., which is the Lloyd's managing agent for Cincinnati Global Syndicate 318. To read its privacy and cookie statements, please visit <https://cinfinglobal.com/>.

If you are accessing the Resources from outside of the U.S., please be aware that information collected through the Resources may be transferred to, processed, stored, and used in the U.S. Data protection laws in the U.S. may be different from those of your country of residence. Your use of the Resources or provision of any information therefore constitutes your consent to the transfer to and from, processing, usage, sharing, and storage of your information, including Personal Information, in the U.S. as set forth in this Electronic Privacy Policy.

10. Children's Privacy

The Resources are intended for a general audience and not directed to children less than 13 years of age. CFC does not intend to collect personal information as defined by the U.S. Children's Online Privacy Protection Act ("COPPA") ("Children's Personal Information") in a manner that is not permitted by COPPA. If we obtain knowledge that we have collected Children's Personal Information in a manner not permitted by COPPA, we will remove such data to the extent required by COPPA.

Any California residents under the age of 18 who have registered to use the Resources, and who posted content or information on the Resources, can request removal by contacting us [here](#), detailing where the content or information is posted and attesting that you posted it. CFC will then make reasonable good faith efforts to remove the post from prospective public view or anonymize it, so the minor cannot be individually identified to the extent required by applicable law. This removal process cannot ensure complete or

comprehensive removal. For instance, third parties may have republished or archived content by search engines and others that CFC does not control.

11. Modifications

We reserve the right, at our discretion, to change, modify, add or remove portions of this policy from time to time. However, we will not treat your previously collected CFC-Collected PI, to the extent it is not collected under the new privacy policy, in a manner materially different than represented at the time it was collected without your consent. You can always find out about any such changes, and access the most current version of this Electronic Privacy Policy, by clicking "Privacy Policies" on the homepage of our websites.

12. Consent

By using our Resources, you signify your consent to this Electronic Privacy Policy. If you do not agree to this policy, please do not use the Resources.

13. Terms of Use and Disclaimers

Our Electronic Privacy Policy does not supersede the Terms of Use and Disclaimers found in the [Terms and Conditions](#) that govern your use of our Resources. Any conflict between the two shall be determined in favor of such Terms of Use and Disclaimers.

14. Contact Us

Direct questions or comments about the Electronic Privacy Policy to:

Cincinnati Financial Corporation

Attn: Regulatory & Compliance - Privacy

P.O. Box 145496

Cincinnati, Ohio 45250-5496

Phone: 888-744-2170 (toll free) or 513-603-5992

Email: privacy@cinfin.com

For more information about using our website, please view our [Terms and Conditions](#). For additional information on our privacy policies, please visit <https://www.cinfin.com/privacy-policy>.

Thank you for visiting our Resources.

//End Electronic Privacy Policy//

© Cincinnati Financial Corporation 2020. All Rights Reserved.