

PRIVACY POLICY

Hancock & Associates, Inc.

PRIVACY STATEMENT – ALL STATES INCLUDING CALIFORNIA

Privacy Notice Overview

This Privacy Notice supplements the primary Privacy Statement of Hancock & Associates, Inc. and its subsidiaries and applies to consumers residing in the United States, including California. It is provided in compliance with the California Consumer Privacy Act (CCPA) and related privacy laws.

Information We Collect

We collect personal information that identifies, relates to, describes, or could reasonably be associated with a consumer or device. The following categories have been collected within the past twelve months:

Category	Description	Collected
A. Identifiers	Name, alias, address, email, unique identifiers, SSN, DL, passport, etc.	YES
B. Personal Information Categories	Name, signature, SSN, characteristics, address, financial data, etc.	YES
C. Protected Classification Characteristics	Age, race, color, ancestry, citizenship, medical condition, sex, etc.	NO
D. Commercial Information	Records of products or services purchased or considered.	NO
E. Biometric Information	Physical/behavioral identifiers such as fingerprints or retina scans.	NO
F. Internet/Network Activity	Browsing history, search history, online interactions.	NO
G. Geolocation Data	Physical location or movement.	NO
H. Sensory Data	Audio, electronic, visual, or similar information.	NO
I. Professional/Employment Information	Claim history or performance evaluations.	YES
J. Non-Public Education Information	Education records such as transcripts or student identifiers.	NO
K. Inferences	Preferences, characteristics, behavior, aptitudes, etc.	NO

Personal Information Does Not Include

- Publicly available government information
- De-identified data
- Data governed by HIPAA, GLBA, FRCA, or DPPA

Sources of Personal Information

- Directly from clients or their agents
- Indirectly from service-related documents
- Website submissions or automated activity
- Government agencies and third parties

Use of Personal Information

- Provide requested services and underwrite insurance or bonds
- Deliver alerts, notices, or communications of interest
- Improve website functionality
- Conduct research, analysis, and product development
- Protect rights and safety of clients or the company
- Respond to law enforcement and regulatory requests
- Support mergers or corporate restructuring

Sharing Personal Information

Personal information may be disclosed to:

- Affiliates
- Service providers
- Authorized third parties

We have NOT sold personal information in the past 12 months.

Your CCPA Rights

Consumers have the right to:

- Access personal information
- Request deletion (with exceptions)
- Request data portability
- Know categories/sources of collected information
- Know disclosures to third parties

Deletion Request Exceptions

Retention may be required to:

- Complete transactions
- Detect fraud or security incidents
- Debug services
- Comply with laws
- Support research
- Maintain internal business uses

Exercising Your Rights

Submit requests:

- By phone: 800.977.9885
- Through websites: contingentcargo.com, transportationrisk.com, hancocksurety.com

Requests require identity verification and may be submitted twice within 12 months.

Response Timing

Responses will be provided within 45 days, extendable to 90 days with notice.

Non-Discrimination

We do not discriminate against consumers for exercising privacy rights.

Changes to This Notice

We may amend this notice and will post updates on our website or notify consumers as required.

Contact Information

Hancock & Associates, Inc.

Attn: Joshua Hancock, President

7237 Oak Ridge Hwy, Knoxville, TN 37931

Phone: 800.977.9884

Email: admin@transportationrisk.com