



Old Republic Home Protection, Inc. Privacy Notice for California Consumers

Last Updated: May 21, 2026

This Privacy Notice for California Consumers supplements the information contained in the Privacy Notice for Old Republic Home Protection, Inc., and applies to consumers who reside in the State of California. The terms used in this Privacy Notice have the same meaning as the terms defined in the California Consumer Privacy Act (“CCPA”).

Please note that home warranties offered under the Old Republic Home Warranty brand are service contracts issued by Old Republic Home Protection Company, Inc.

What Personal Information We Collect

In accordance with the CCPA, personal information is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include information outside the scope of the CCPA, such as:

- Health or medical information covered by the Health Insurance Portability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA).
- Personal Information covered by the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), the California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994,
- Publicly available information that is available from federal, state, or local government records, and
- De-identified or aggregated consumer information.

Please review the chart below to learn what categories of personal information we may have collected about California consumers within the preceding twelve months, the sources of and business purposes for that collection, and the third parties with whom the information is shared, if any.

Category	Examples	Sources	Business Purpose(s) for Collection	Third Parties with Whom Data is Shared
Identifiers	Real name, alias, postal address, email address, account name	Plan Holders, Real Estate Professionals, Closing Companies, Service Providers, Website	Account set up, plan issuance, provision of service	Real Estate Professionals, Closing Companies, Service Providers, Vendors/Business Partners

Category	Examples	Sources	Business Purpose(s) for Collection	Third Parties with Whom Data is Shared
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Name, signature, address, telephone number, credit card number, debit card number. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.	Plan Holders, Real Estate Professionals, Closing Companies, Service Providers, Website	Account set up, plan issuance, provision of service	Real Estate Professionals, Closing Companies, Service Providers, Vendors/Business Partners
Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).	Plan Holders, Real Estate Professionals, Closing Companies, Service Providers	Provision of service	Service Providers
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Historical sales and service data	Provision of service or issuance of renewal	Real Estate Professionals, Vendors /Business Partners
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	Website	Marketing purposes	Not shared
Geolocation data	Geographic tracking data, physical location and movements.	Website	Security and fraud prevention; marketing	Not shared

Category	Examples	Sources	Business Purpose(s) for Collection	Third Parties with Whom Data is Shared
Sensory data	Audio voice recordings.	Telephone system	Auditing and quality assurance	Telephone system partners
Professional or employment related information	Current or past employment history, performance evaluations, disciplinary records, investigations, awards, earnings, compensation and payroll records, benefit records, employment application, resume, background checks, contracts and agreements or termination records, leave documentation, professional licenses, medical records or workers compensation records.	Candidates, employees, HR files, Service Providers	Hiring, personnel management; provision of service; marketing	Service Providers
Inferences from other personal information to create a profile of a person	A person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.	Plan Holders, Real Estate Professionals, Closing Companies, Service Providers	Sales/CRM data, Servicer data	Not shared

While we collect information that falls within the sensitive personal information categories listed in the table below, the CCPA does not treat this information as sensitive because we do not collect or use it to infer characteristics about a person, only to understand characteristics about our customer base as a whole.

What Personal Information We Share and Why We Share It

The CCPA requires us to tell you what categories of personal information we “sell,” “share,” or “disclose.” We do not “sell,” and will not sell, your personal information as that term is commonly understood.

We also do not “sell”, and will not sell, your personal information, including the personal information of persons under 16 years of age, as that term is defined by the CCPA. When it is necessary for a business purpose, we share or disclose your personal information with a service provider, and we enter into a contract with the service provider that limits how the information may be used and requires the service provider to protect its confidentiality. We may share your personal information with third parties for cross-context behavioral advertising purposes and have shared your personal information in the preceding 12 months.

Additionally, in the preceding twelve months, we have disclosed the categories of personal information in the chart below for the business purposes indicated. Where the personal information is shared with third parties, the category of the third party is indicated.

We may also transfer to a third party the personal information of a consumer as an asset that is part of a merger, acquisition, bankruptcy, or other transaction in which the third party assumes control of all or part of the business.

Category	Examples	Business Purpose for Disclosure
Identifiers	Real name, alias, postal address, email address, account name	To service providers and business partners for providing service contract or other products and services, responding to Plan Holder service requests, inquiries or complaints; detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Name, signature, address, telephone number, service contract (Plan) number, credit card number, debit card number. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.	To service providers and business partners for providing service contract or other products and services, responding to Plan Holder service requests, inquiries or complaints; detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.
Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).	To service providers in the provision of service.
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Real Estate Professionals

Category	Examples	Business Purpose for Disclosure
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.
Geolocation data	Geographic tracking data, physical location and movements	Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity.
Sensory data	Audio voice recordings.	To telephone system technical partners for training, quality assurance, or telephone system enhancement purposes.
Professional or employment related information	Current or past employment history, performance evaluations, disciplinary records, investigations, awards, earnings, compensation and payroll records, benefit records, employment application, resume, background checks, contracts and agreements or termination records, leave documentation, medical records or workers compensation records.	Of employees, for operational and audit purposes. Of Plan Holders, for provision of service.
Inferences from other personal information to create a profile of a person	A person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.	Of employees for, operational and audit purposes; of Real Estate Professionals for Marketing purposes; of Service Providers for servicer data.

Your Right and Choices

If you are a California resident, the CCPA grants you the following rights regarding your personal information:

Right to Know and Data Portability Requests

You have the right to request that we disclose certain information to you about our collection and use of your personal information (the "**right to know**"), including the specific pieces of personal information we have collected about you (a "**data portability request**"). Our response will cover the 12-month period preceding the request, although we will honor requests to cover a longer period that do not extend past January 1, 2022, unless doing so would be impossible or involve disproportionate effort. You may exercise your right to know twice in any 12-month period. Once we receive your request and confirm your identity, we will disclose to you:

- The categories of:
 - personal information we collected about you; and
 - sources from which we collected your personal information.
- The business or commercial purpose for collecting your personal information and, if applicable, selling or sharing your personal information.
- If applicable, the categories of persons, including third parties, to whom we disclosed your personal information, including separate disclosures identifying the categories of your personal information that we:
 - disclosed for a business purpose to each category of persons; and
 - sold or shared to each category of third parties.
- When your right to know submission includes a data portability request, a copy of your personal information, subject to any permitted redactions.

Right to Delete and Right to Correct

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions and limitations (the "**right to delete**"). Once we receive your request and confirm your identity, we will delete your personal information from our systems unless an exception allows us to retain it. We will also notify our service providers, contractors, and other recipients to take appropriate action.

You also have the right to request correction of personal information we maintain about you that you believe is inaccurate (the "**right to correct**"). We may require you to provide documentation, if needed, to confirm your identity and support your claim that the information is inaccurate. Unless an exception applies, we will correct personal information that our review determines is inaccurate and notify our service providers, contractors, and other recipients to take appropriate action.

Right to Limit Sensitive Personal Information Use and Disclosure to Permitted SPI Purposes

You have a right to ask businesses that use or disclose your sensitive personal information to limit those actions to just the CCPA's Permitted SPI Purposes (the "**right to limit**"). As we do not use or disclose sensitive personal information beyond the CCPA's Permitted SPI Purposes, we do not currently provide this consumer right.

Personal Information Sales or Sharing Opt-Out and Opt-In Rights

You have the right to request that businesses stop selling or sharing your personal information at any time (the "**right to opt-out**"), including through a user-enabled opt-out preference signal. Similarly, the CCPA prohibits businesses from selling or sharing the personal information of consumers it actually knows are under 16 years old without first obtaining consent from consumers who are between 13 and 15 years old or the consumer's parent or guardian for consumers under age 13 (the "**right to opt-in**").

As we do not sell consumers' personal data, we do not currently provide these consumer rights with respect to sales. If you exercise your opt-out right with respect to sharing, we cannot share your personal information after we receive your request to opt out unless you later consent to the sharing of your personal information

Right to Non-Discrimination

You have the right not to be discriminated or retaliated against for exercising any of your privacy rights under the CCPA.

To Exercise Your Rights:

To exercise your rights described above, please [click this link](#) to submit a verifiable consumer request, call us at **844.939.1512**, or email us at compliance@orhp.com. You can also submit your request to opt out of personal information sales and sharing through an opt-out preference signal, or by configuring your preferences through the consent banner.

Only you or your representative that you authorize to act on your behalf (Authorized Agent) can make a verifiable consumer request for your personal information. You may also make a request for your minor child. The verifiable request must provide enough information that allows us to reasonably verify you are the person about whom we collected personal information. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request, and to confirm the personal information relates to you.

We use several layers of authentication in order to verify your identity and safeguard access to your personal information. We may request that you respond to a text message from our representative. We will also request that you provide certain information such as your first and last name, your

address, and your date of birth and respond to other questions designed to authenticate your identity. If we are unable to verify your identity we may require additional authentication or your request may be rejected.

We work to respond to a verifiable consumer request within 45 days of its receipt. If we require additional time, we will inform you of the extension period (up to an additional 45 days), and the reason for the extension in writing. We will deliver our response by mail or electronically, depending on your preference. The response we provide will also explain any reasons why we cannot comply with a request.

You may only make a consumer request for access twice within a twelve-month period. Any disclosures we provide will apply to the twelve-month period preceding the consumer request's receipt.

Contact Us

If you have any questions regarding this Privacy Notice for California Consumers or practices, please contact us:

Phone:

844.939.1512

Email:

compliance@orhp.com

Mail:

Old Republic Home Warranty
P.O. Box 5017
San Ramon, CA 94583-0917