

California Consumer Privacy Act (CCPA) - Notice at Collection

Last Updated: October 26th, 2026

Merchants Bonding Company (Mutual) and Merchants National Bonding, Inc. dba Merchants National Indemnity Company in California, (collectively, "Merchants," "we," "us," or "our") is collecting your personal information to support its business operations for the business purposes described below.

View our full privacy notice at www.merchantsbonding.com/privacy.

Categories of Personal Information We Collect

"Personal information" means information that identifies, relates to, describes, or could reasonably be linked with a particular individual. Depending on your relationship with us, we may collect:

- **Audio, Electronic, or Visual Information:** recorded calls, meeting recordings, security video
- **Commercial Information:** bond history, transaction records, payment history
- **Education Information (Non-Public):** academic transcripts or records
- **Geolocation Data:** approximate location inferred from IP address
- **Identifiers:** name, signature, address, email, phone number,
- **Government Identifiers:** Social Security number, driver's license number
- **Internet or Network Activity:** browsing activity, device identifiers, website interaction data
- **Professional or Employment Information:** work history, licensing credentials, compensation information, payroll and tax information, benefits enrollment information, background screening results
- **Protected Classification Characteristics:** age, gender, marital status
- **Sensitive Personal Information (as defined under California law):** government identification numbers, account credentials, payroll and financial account information, health and benefits information, background check information, and biometric identifiers collected for regulatory compliance purposes

How We Use Personal Information

We use personal information for legitimate business purposes, including:

- Providing quotes, underwriting, issuing, and servicing policies or bonds
- Evaluating and enforcing indemnity agreements
- Investigating and resolving insurance or bond claims
- Verifying identity, licensure, qualifications, and authority
- Complying with legal and regulatory obligations
- Preventing fraud and maintaining security
- Managing producer, vendor, and business relationships
- Managing recruitment, hiring, payroll, benefits, and workforce administration
- Conducting background checks and meeting applicable regulatory requirements for certain positions
- Improving website functionality and conducting internal analytics

How We Use Sensitive Personal Information

We use Sensitive Personal Information only as necessary to provide our services, comply with legal obligations, conduct underwriting and claims handling, administer employment and benefits, prevent fraud, and maintain security. We do not use Sensitive Personal Information for profiling, advertising, or other purposes.

Disclosure of Personal Information

We may disclose some or all of the categories of Personal Information listed above to the following categories of third parties for operational, business, legal, security, and compliance purposes:

- Service providers and contractors that support our operations, including technology, analytics, security, hosting, and operational support providers
- Insurance producers and brokers
- Consumer reporting agencies, background screening providers, and insurance support organizations

- Regulatory authorities and government agencies
- Legal advisors, auditors, and investigators
- Successors or counterparties in connection with mergers, acquisitions, restructurings, or other corporate transactions

These disclosures may include any of the categories of Personal Information identified in this Notice. We require recipients to use Personal Information only for authorized purposes and to maintain appropriate safeguards where required by applicable law.

Sale or Sharing of Personal Information

We do not sell Personal Information for monetary or other valuable consideration. Certain uses of cookies, analytics services, or similar technologies may be considered “sharing” of Personal Information under California law where such technologies support cross-context behavioral advertising or related activities.

In the preceding 12 months, the following categories of Personal Information may have been disclosed through cookies, analytics tools, or similar technologies in ways that could be considered “sharing” under California law:

- Identifiers
- Commercial Information
- Internet or Network activity
- Approximate Geolocation Data
- Audio, Electronic, or Visual Information

We do not knowingly sell or share personal information of individuals under 16 years of age.

Data Retention

We retain personal information only as long as necessary for the purposes described in this Notice, including legal and regulatory compliance, operational needs, and fulfilling contractual obligations. Retention periods vary depending on data type and applicable law.

Use of Artificial Intelligence

AI-enabled tools are used to support analysis and operational efficiency and do not independently make decisions producing legal or similarly significant effects without appropriate human review. We do not use personal information to train or improve AI models.

Your Right to Opt Out of Sale or Sharing

You have the right to opt out of any future “sharing” or “selling” of your Personal Information for purposes of cross-context behavioral advertising. You can opt out in a frictionless manner by broadcasting an Opt-Out Preference Signal, such as the Global Privacy Control (GPC), or Do Not Track (on the browsers and browser extensions that support such signals). You may also opt out by managing your cookie preferences through the cookie icon available on the bottom left of our webpages.