

LexisNexis Risk Solutions
A Summary of Your Rights under the Maryland Privacy Law

This is a summary of the rights of Maryland residents under the **Maryland Online Data Privacy Act (MODPA)** (referred to below as the "**Maryland Privacy Laws**") and how they can be exercised with LexisNexis Risk Solutions Inc. and the LexisNexis Risk Solutions companies in scope of the Maryland Privacy Laws.

For more information, go to: <https://consumer.risk.lexisnexis.com/privacy>.

As a Maryland resident, you have the Right to Know, the Right to Delete, the Right to Correct Inaccurate Personal Information, the Right to Opt-Out, and the Right to Not Be Discriminated Against. These rights may be exercised with us as follows:

Request Electronically

As a Maryland resident, you can make requests pursuant to the Maryland Privacy Laws electronically using our Electronic Request Form. You can also choose to receive a copy of a State Privacy Act Disclosure Report electronically. Once we have verified and processed your request, you will receive a letter in the U.S. Mail explaining how you can access your report. Electronic requests can be made at: <https://consumer.risk.lexisnexis.com/request>.

Request by U.S. Mail

You can order your State Privacy Act Disclosure Report or exercise other rights via U.S. Mail by using our Consumer Request Form. The Consumer Request Form is available at: <https://consumer.risk.lexisnexis.com/privacy>.

Once you have downloaded and printed a copy of the form, please complete all of the information, and send the form back to us via U.S. Mail at the address below:

Consumer Center
Attn: State Privacy Act Request
P.O. Box 105108
Atlanta, GA 30348-5295

Request by Phone

As a Maryland resident you can exercise your rights pursuant to the Maryland Privacy Laws via phone at 1-888-217-1591.

Web

Questions can be submitted via our online portal: <https://consumer.risk.lexisnexis.com/help>.

Information Required for Verification

You may be required to submit proof of your identity for certain of these requests to be processed. Such information may include your First Name, Last Name, Street Address, City, Zip, and Date of Birth and either your Social Security Number or your Driver's License Number and State. This information will be used only for the purpose of verifying your identity and processing your request. We may not be able to comply with your request if we are unable to confirm your identity or to connect the information you submit in your request with personal information in our possession.

Authorized Agent

You may designate an authorized agent to make a request on your behalf subject to proof of identity and written authorization.

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Exempt Information

Please note that requests made under the Maryland Privacy Laws will not apply to data exempt from the requirements of the Maryland Privacy Laws. Specifically, publicly available data i.e., data that is lawfully obtained from a record of a governmental entity or that the consumer or widely distributed media has lawfully made available to the general public, subject to certain exclusions is exempt from the requirements of the Maryland Privacy Laws. The Maryland Privacy Laws also exempt certain data that is subject to the Fair Credit Reporting Act (FCRA), the Health Insurance Portability and Accountability Act (HIPAA), the Gramm-Leach-Bliley Act (GLBA), the Driver's Privacy Protection Act (DPPA), and certain other laws. Additionally, data may be exempt if it is deidentified.

Privacy Notices

For additional information, please review our privacy notice for Maryland consumers.

The LexisNexis Risk Solutions Companies State Privacy Act Notice is available here:

<https://risk.lexisnexis.com/state-privacy-act-notice>.

As a Maryland resident, you have the Right to Know, the Right to Delete, the Right to Correct Inaccurate Personal Information, the Right to Opt-Out, and the Right to Not Be Discriminated Against.

Right to Opt-Out

You have the right to opt out of the processing of personal data for purposes of (i) targeted advertising, (ii) the sale of personal data, or (iii) profiling in furtherance of decisions that produce legal or similarly significant effects concerning you.

We will process the request electronically, by phone, or through U.S. Mail. We will typically process your opt-out request within two weeks of receipt of the request.

You may exercise your right to opt-out by submitting a **Do Not Sell or Share My Personal Information** request here: <https://consumer.risk.lexisnexis.com/request>.

Right to Know

You have the right to know about the personal data processed about you. The Right to Know includes:

(i) To confirm whether or not we are processing personal data about you and if so to access such personal data; (ii) To obtain a copy of any personal data that you previously provided to us in a portable format; and (iii) obtain a list of the categories of third parties to whom we have disclosed your personal data.

We will process the request electronically, by phone, or through U.S. Mail. We will typically process your Right to Know request within two weeks of receipt of the request, but not longer than 45 days.

Once we have verified and processed your report request, you will receive a letter in the U.S. Mail with additional information explaining how you can access your report online.

If we cannot verify your identity, your request may be denied, but you can contact us to confirm your identity. You can access additional information about us at: <https://consumer.risk.lexisnexis.com/privacy>.

If you or the members of your household jointly make a Right to Know request, then the identity of each member of the household will need to be verified.

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Right to Delete

You have the right to request the deletion of personal data concerning you.

In response to a request to delete, when personal data has been collected from a source other than you, we may retain a record of the deletion request and the minimum data necessary for the purpose of ensuring your personal data remains deleted from our records and is not being used for any other purpose.

We will process the request electronically, by phone, or through U.S. Mail depending on how you have elected to submit the request. We will typically process your Right to Delete request within two weeks of receipt of the request, but not longer than 45 days.

If we cannot verify your identity, your request may be denied, but you can contact us to confirm your identity. You can access additional information about us at: <https://consumer.risk.lexisnexis.com/privacy>.

The Right to Delete will also not apply to personal data subject to an exception under the Maryland Privacy Laws, including but not limited to personal data used to:

- Prevent, detect, protect against, or respond to security incidents, identity theft, fraud, harassment, malicious or deceptive activities, or any illegal activity; preserve the integrity or security of systems; or investigate, report, or prosecute those responsible for such actions.
- Comply with a legal obligation.

If you or the members of your household jointly make a Right to Delete request, then the identity of each member of the household will need to be verified.

Right to Correct Inaccurate Personal Information

You have the right to request the correction of inaccurate personal information maintained about you taking into account the nature of the personal data and the purpose for processing the personal data. We will accept, review, and consider any documentation that you provide in connection with your Right to Correct. Additional documentation may also be requested if necessary.

In some instances, in response to a request to correct, the inaccurate personal information may be deleted instead of being corrected.

A request to correct may be denied where the contested personal information is more likely than not accurate based on the totality of the circumstances.

We will typically process your Right to Correct request within two weeks of receipt of the request, but not longer than 45 days.

If we cannot verify your identity, your request may be denied, but you can contact us to confirm your identity. You can access additional information about us at: <https://consumer.risk.lexisnexis.com/privacy>.

Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights

You have the right to not be discriminated against in pricing and services because you exercise any of your rights under the Maryland Privacy Laws.

Notice of Financial Incentive

We do not offer financial incentives or price or service differences to consumers in exchange for the retention or sale of a consumer's personal information.

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Special Rules for Minors

We do not knowingly sell the personal information of minors under 13 years of age within the scope of the Maryland Privacy Laws.

Appeals

If we have declined to take action on your request made pursuant to the Maryland Privacy Laws, you may file an appeal with us.

You may file an appeal with us as follows:

Consumer Center
Attn: State Privacy Act Request
P.O. Box 105108
Atlanta, GA 30348-5295

Request by Phone

By phone at 1-888-217-1591.

Web

Through our online portal: <https://consumer.risk.lexisnexis.com/help>.

Within 60 days of receipt of an appeal, we will inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions.

If you have concerns about the results of the appeal, you may also contact the Maryland Attorney General's Office to submit a complaint. Additional information on filing a complaint with the Maryland Attorney General's Office is available at:

<https://www.marylandattorneygeneral.gov/Pages/CPD/Complaint.aspx>.