



## **Update: California Consumer Privacy Act**

By Jeffrey Prensky, J.D.  
Director, Counsel and Privacy Compliance  
The Guardian Life Insurance Company of America (Guardian)

The Guardian Life Insurance Company of America and its affiliates ("Guardian") take the privacy and security of your client's information very seriously. In an update to a prior communication, the California Consumer Privacy Act ("CCPA") goes into effect on January 1, 2020 and is a first-in-nation law that provides all California residents with new rights related to their Personal Information collected, used and shared by a business.

Under the CCPA, for its fully insured plans, Guardian is considered a business with its own independent obligations as it relates to your client's information. Guardian also may serve the role of a Service Provider in support of its Administrative Services Only and Leave Management Services, as defined by service contracts with its client employer groups. Guardian has established policies and procedures to comply with our direct and contractual obligations under the Act.

To learn more about our privacy practices, please visit [www.guardianlife.com/privacy-policy](http://www.guardianlife.com/privacy-policy), which may be updated from time to time as required to ensure continued transparency.