

## **Privacy Policy**

### **PRIVACY POLICY – PRIVACY STATEMENT**

Your privacy is important to us. We are committed to protecting the privacy of the information you share with us when you access and use our website, applications, products, events, services and other offerings. This policy describes how we collect, use and share the personally identifiable information you provide to us when you use our web site, register or contact us.

Our goal is to treat the personal information you provide to us with the utmost respect and in accordance with this Privacy Policy. We request that you carefully read this Privacy Policy before using the website. By visiting, viewing or using the website in any manner you agree to the terms set forth in this Privacy Policy.

**BY USING OR ACCESSING THE SERVICES IN ANY MANNER, YOU ACKNOWLEDGE THAT YOU ACCEPT THE PRACTICES AND POLICIES OUTLINED IN THIS PRIVACY POLICY, AND YOU HEREBY CONSENT THAT WE WILL COLLECT, USE, AND SHARE YOUR INFORMATION IN THE WAYS DELINEATED HEREIN. IF YOU DO NOT AGREE WITH THIS PRIVACY POLICY, YOU MAY NOT USE THE SERVICES. IF YOU USE THE SERVICES ON THE BEHALF OF SOMEONE ELSE (SUCH AS YOUR CHILD) OR AN ENTITY (SUCH AS YOUR EMPLOYER), YOU REPRESENT THAT YOU ARE AUTHORIZED BY SUCH INDIVIDUAL OR ENTITY TO ACCEPT THIS PRIVACY POLICY ON SUCH INDIVIDUAL'S OR ENTITY'S BEHALF.**

### **THE INFORMATION WE COLLECT**

We may collect certain non-personally identifiable information when you visit our web pages or use our applications. Information about your computer hardware and software may be automatically collected by us. This information can include: your IP address, browser type, domain names, access times and referring Web site addresses. This information is used by us for the operation of the service, to maintain the quality of the service, and to provide general statistics regarding use of our Website.

There are times when we may ask you for information about yourself to assist us in meeting your various needs, including providing you with products or services you have requested, improving our services, developing and/or informing you of additional products or services that may be of interest.

In these cases, your browsing will no longer be anonymous to us. To provide these services, we may need to ask you directly to provide, among other things, your name, social security number, physical address, zip code, e-mail address and phone number.

SMS opt-in or phone numbers for the purpose of SMS are not shared with any third parties or affiliate companies for marketing purposes.

The following subsections detail the categories of Personal Data that we collect:

“Personal Data” means any information that identifies or relates to a particular individual and also includes information referred to as “personally identifiable information” or “personal information” under applicable data privacy laws, rules or regulations. For each category of Personal Data, these subsections also set out the source of that Personal Data, our commercial or business purpose for collecting that Personal Data and the categories of third parties with whom we share that Personal Data.

More information regarding those sources and categories are set forth below.

#### 1. Categories of Personal Data We Collect

- **Payment Information**

- 1.

1. Examples of Personal Data Collected:

1. Payment card type
    2. Last four digits of payment card
    3. Billing contact
    4. Billing email

2. Source:

1. You

3. Third Parties with Whom We Share Data for Business Purposes:

1. Service Providers

- **Device/IP Information**

1. Examples of Personal Data Collected:

1. IP address
  2. Device ID
  3. Domain server
  4. Type of device/operating system/browser used to access the Services

2. Source:

1. You
2. Third Parties
3. Third Parties with Whom We Share Data for Business Purposes:
  1. Service Providers
  2. Third-Party Business Partners You Access Through the Services

- **Web Analytics**

1. Examples of Personal Data Collected:
  1. Web page interactions
  2. Referring webpage/source through which you access the Services
  3. Non-identifiable request IDs
  4. Statistics associated with the interaction between device or browser and the Services
2. Source:
  1. You
  2. Third Parties
3. Third Parties with Whom We Share Data for Business Purposes:
  1. Service Providers
  2. Third-Party Business Partners You Access Through the Services

- **Geolocation Data**

1. Source:
  1. You
  2. Third Parties
2. Third Parties with Whom We Share Data for Business Purposes:
  1. Service Providers
  2. Third-Party Business Partners You Access Through the Services

- **Other Identifying Information That You Voluntarily Choose to Provide**

1. Examples of Personal Data Collected:

1. Unique identifiers such as usernames.
2. Personal Data in emails or letters you send to us
2. Source:
  1. You
3. Third Parties with Whom We Share Data for Business Purposes:
  1. Service Providers

- **Consumer Contact Data**

1. Examples of Personal Data Collected:
  1. First and last name
  2. E-mail
  3. Phone number
  4. Mailing address
2. Source:
  1. You
3. Third Parties with Whom We Share Data for Business Purposes:
  1. Service Providers
  2. Carriers
  3. Insurance Providers
  4. Parties You Authorize, Access or Authenticate

- **Consumer Demographic Data**

1. Examples of Personal Data Collected:
  1. Gender
  2. Age
  3. Date of birth
  4. Zip Code
  5. Race
  6. Ethnicity

2. Source:
  1. You
3. Third Parties with Whom We Share Data for Business Purposes:
  1. Service Providers
  2. Carriers
  3. Parties You Authorize, Access or Authenticate

- **Insurance Information**

1. Examples of Personal Data Collected:
  1. Insurance carrier
  2. Insurance plan
2. Source:
  1. You
3. Third Parties with Whom We Share Data for Business Purposes:
  1. Service Providers
  2. Parties You Authorize, Access or Authenticate

- **Social Network Data**

1. Examples of Personal Data Collected:
  1. E-mail
  2. Phone number
  3. Username
  4. IP address
  5. Device ID
2. Source:
  1. You
  2. Third Parties
3. Third Parties with Whom We Share Data for Business Purposes:
  1. Service Providers

2. Carriers
3. Parties You Authorize, Access or Authenticate

## 2. Categories of Sources of Personal Data

- **You**

1. When You Provide Information Directly to Us

1. When you create an account or use our interactive tools and services.
2. When you voluntarily provide information in free-form text boxes through the services or through responses to surveys and questionnaires, or post reviews.
3. When you send us an email or otherwise contact us.

2. When Personal Data is Automatically Collected When You Use the Services

1. Through Cookies (defined below).
2. If you download and install certain applications and software, we make available, we may receive and collect information transmitted from your computing device for the purpose of providing you the relevant Services, such as information regarding when you are logged on and available to receive updates or alert notices.
3. If you use a location-enabled browser, we may receive information about your location, web browser and mobile device, as applicable.

- **Third Parties**

1. Service Providers

1. We may use analytics service providers to analyze how you interact and engage with the Services, or third parties may help us provide you with customer support.
2. We may use service providers to obtain information to generate leads and create user profiles.

2. Advertising Partners

1. We receive information about you from some of our service providers who assist us with marketing or promotional services related to how you interact with our websites, applications, products, services, advertisements or communications.

3. Social Networks

1. If you provide your social network account credentials to us or otherwise sign in to the Services through a third-party site or service, you understand some content and/or information in those accounts may be transmitted into your account with us.

- **Commercial or Business Purposes for Collecting Data**

1. Providing, Customizing, and Improving the Services

1. Creating and managing your account or other user profiles, billing.
2. Providing you with the products, services and information you request.
3. Meeting or fulfilling the reason you provided the information to us.
4. Providing support and assistance for the Services.
5. Improving the Services, including testing, research, internal analytics, and product development.
6. Personalizing the Services, website content and communications based on your preferences.
7. Fraud protection, security and debugging.

2. Marketing the Services

1. Marketing and selling the Services.
2. Showing you advertisements, including interest-based or online behavioral advertising.

3. Corresponding with You

1. Responding to the correspondence that we receive from you, contacting you when necessary or requested, including to remind you of an upcoming appointment, and sending you information about our company or the services.
2. Sending emails and other communications that display content that we think will interest you and according to your preferences include notifying you about certain resources, products or services.

4. Legal Requirements

1. Fulfilling our legal obligations under applicable law, regulation, court order or other legal process, such as preventing, detecting and investigating security incidents and potentially illegal or prohibited activities.

2. Protecting the rights, property or safety of you, our company or another party.
3. Enforcing any agreements with you.
4. Responding to claims that any posting or other content violates third-party rights.
5. Resolving disputes.

#### 4. How We share Your Personal Data

In certain circumstances, we may share your Personal Data with the following categories of service providers and other third parties for the indicated business purposes:

- **Service Providers**

1. Payment Processors
2. Security and Fraud Prevention Consultants
3. Hosting, Technology and Communications Providers; Fulfillment Providers; Data Storage Providers; Analytics Providers; Insurance Verification Providers; Staff Augmentation Personnel

- **Selected Recipients**

1. Ad Networks
2. Carriers
3. Insurance Providers

- **Parties You Authorize, Access or Authenticate**

1. Third-Party Business Partners You Access Through the Services

Please note that you may visit the public portion of our website without telling us who you are or revealing any information about yourself, including your email address. In this case, our web servers collect the name of the IP address you used to access the Internet and the website you came from and visit next. This information is used by us and our business partners to measure the number of visits, average time spent, page views, and other statistics about visitors to our website in general. We also use this data to monitor site performance and to make the site easier and more convenient to use.

Please note that by logging onto the non-public portion of our website you are revealing to us information about yourself including your name, email address, and approximate geographic location. In this case, our web servers collect the IP address you used to access the Internet and the website you came from and visit next. We also log any



documents that are downloaded from the non-public portion of our website. This information is used by us and our business partners to measure the number of visits, average time spent, page views, and other statistics about visitors to our website in general, to monitor site performance or for data security reasons.

We sometimes use the non-personally identifiable information that we collect to improve the design and content of our marketing and website, and to enable us to customize your Internet experience. We also may use this information to analyze site usage, as well as to offer you products, programs or services.

Please understand that in order to protect your privacy and security, we may also need to take reasonable steps to verify your identity before granting access or making corrections.

We may use your personally identifiable information to inform you of other products or services available from our Company.

Please note that if this or any of its present or future affiliates or subsidiaries or lines of business is sold or otherwise disposed of, including through merger of, consolidation or sale of assets, the relevant customer database, including personally identifiable information we may possess about you, may, in whole or in part, be sold, disposed of, transferred or otherwise disclosed as part of that transaction.

Although we take appropriate measures to safeguard against unauthorized disclosures of information, we cannot assure you that personally identifiable information that we collect will never be disclosed in a manner that is inconsistent with this Privacy Notice. Inadvertent disclosures may result, for example, when third parties misrepresent their identities in asking the site for access to personally identifiable information about themselves for purposes of correcting possible factual errors in the data.

## **TRACKING TOOLS, ADVERTISING AND OPT-OUT**

The following sections provide additional information about how we collect your Personal Data.

### **Information Collected Automatically**

To enhance your online experience, we use cookies. Cookies are text files we place in your computer's browser to store your preferences such as pixel tags, web beacons, clear GIFs, mobile identifiers, and JavaScript (collectively, "Cookies") and enable our servers to recognize your web browser and tell us how and when you visit and use our Services. Cookies, by themselves, do not tell us your e-mail address or other personally identifiable information unless you choose to provide this information to us by, for example, registering at one of our sites. However, once you choose to furnish the site

with personally identifiable information, this information may be linked to the data stored in the cookie.

We use cookies to understand Internet usage and to improve our content and offerings. For example, we may use cookies to personalize your experience at our web pages (e.g., to recognize you by name when you return to our site), save your password in password-protected areas and enable you to use shopping carts on our sites. We also may use cookies to offer you products, programs or services. Similarly, as part of an arrangement with our business partners we may also access cookies placed by others and allow others to access certain cookies placed by us. For example, we use Cookies to tailor the Services or customize advertisements by tracking navigation habits, measuring performance, storing authentication status so re-entering credentials is not required, customizing user experiences with the Services and for analytics and fraud prevention. Cookies are small pieces of data— usually text files – placed on your computer, tablet, phone, or similar device when you use that device to visit our Services. We may also supplement the information we collect from you with information received from third parties, including third parties that have placed their own Cookies on your device(s).

We may also use small pieces of code such as “web beacons” or “clear gifs” to collect anonymous and aggregate advertising metrics, such as counting page views, promotion views or advertising responses. These “web beacons” may be used to deliver cookies that conform to our cookie policy.

We use the following types of Cookies:

- **Essential Cookies:** Essential Cookies are required for providing you with features or services that you have requested. For example, certain Cookies enable you to log into the secure areas of our Services. Disabling these Cookies may make certain features and services unavailable.
- **Functional Cookies:** Functional Cookies are used to record your choices and settings regarding our Services, maintain your preferences over time and recognize you when you return to our Services. These Cookies help us to personalize our content for you, greet you by name, and remember your preferences (for example, your choice of language or region).
- **Performance/Analytical Cookies:** Performance/Analytical Cookies allow us to understand how visitors use our Services such as by collecting information about the number of visitors to the Services, what pages visitors view on our Services, how long visitors are viewing pages on the Services, mouse clicks, mouse movements, scrolling activity, and text typed into the Services. Performance/Analytical Cookies also help us measure the performance of our advertising campaigns in order to help us improve our campaigns and the Services’ content for those who engage with our advertising. For example, Google

Inc. (“Google”) uses cookies in connection with its Google Analytics services. Google’s ability to use and share information collected by Google Analytics about your visits to the Services is subject to the Google Analytics Terms of Use and the Google Privacy Policy. You have the option to opt-out of Google’s use of cookies by visiting the Google advertising opt-out page at [google.com/privacy\\_ads.html](http://google.com/privacy_ads.html) or the Google Analytics Opt-out Browser Add-on at <https://tools.google.com/dlpage/gaoptout/>.

- **Mobile Device Identifiers.** Mobile device identifiers help our company to learn more about our users’ demographics and internet behaviors. Mobile device identifiers are data stored on mobile devices that may track mobile device and data and activities occurring on and through it, as well as the applications installed on it. Mobile device identifiers enable collection of Personal Data (such as media access control, address and location, and tracking data, including without limitation IP address, domain server, type of device(s) used to access the Services, web browser(s) used to access the Services, referring webpage or other source through which you accessed the Services, other statistics and information associated with the interaction between your browser or device and the Services).

You can decide whether or not to accept Cookies through your internet browser’s settings. Most browsers have an option for turning off the Cookie feature, which will prevent your browser from accepting new Cookies, as well as (depending on your browser software) allow you to decide on acceptance of each new Cookie in a variety of ways. You may also be able to reject mobile device identifiers by activating the appropriate setting on your mobile device. You can also delete all Cookies that are already on your computer. Although you are not required to accept our Cookies, if you block, reject, or delete them, you may have to manually adjust some preferences every time you visit a site and some of the Services and functionalities may not work.

To explore what Cookie settings are available to you, look in the “preferences” or “options” section of your browser’s menu. To find out more information about Cookies, including information about how to manage and delete Cookies, please visit <http://www.allaboutcookies.org/>.

Your browser may offer you a “Do Not Track” option, which allows you to signal to operators of websites and web applications and services that you do not wish such operators to track certain of your online activities over time and across different websites. Not all browsers offer a Do Not Track option and there is currently no industry consensus as to what constitutes a Do Not Track signal. Please note that, for these reasons and because of our use of Cookies, our Services, like many website operators, do not support “Do Not Track” requests sent from a browser at this time. To find out more about “Do Not Track,” you can visit [www.allaboutdnt.com](http://www.allaboutdnt.com).

## **Information about Interest-Based Advertisements:**

We may serve advertisements, and also allow third-party ad networks, including third-party ad servers, ad agencies, ad technology vendors and research firms, to serve advertisements through the Services. These advertisements may be targeted to users who fit certain general profile categories or display certain preferences or behaviors (“Interest-Based Ads”). Information for Interest-Based Ads (including Personal Data) may be provided to us by you or derived or inferred from the online activity or usage patterns of particular users on the Services and/or services of third parties. Such information may include IP addresses, mobile device ID, operating system, browser, web page interactions, geographic location and demographic information, such as gender and age range. Such information may be gathered through tracking users’ activities across time and unaffiliated properties, including when you leave the Services. To accomplish this, we or our service providers may deliver Cookies, including Web Beacons, from an ad network to you through the Services. Web Beacons allow ad networks to provide anonymized, aggregated auditing, research and reporting for us and for advertisers. This information helps our company to learn more about our users’ demographics and internet behaviors. Web Beacons also enable ad networks to serve targeted advertisements to you when you visit other websites. Web Beacons allow ad networks to view, edit or set their own Cookies on your browser, just as if you had requested a web page from their site.

We comply with the Digital Advertising Alliance (“DAA”) Self-Regulatory Principles for Online Behavioral Advertising. Through the DAA and Network Advertising Initiative (“NAI”), several media and marketing associations have developed an industry self-regulatory program to give consumers a better understanding of, and greater control over, ads that are customized based on a consumer’s online behavior across different websites and properties. To make choices about Interest-Based Ads from participating third parties, including to opt-out of receiving behaviorally targeted advertisements from participating organizations, please visit the DAA’s or NAI’s consumer opt-out pages, which are located at <http://www.networkadvertising.org/choices/> or [www.aboutads.info/choices](http://www.aboutads.info/choices/), or install the DAA’s App Choice app (for iOS; for Android) on your mobile computing device. When you use these opt-out features, an “opt-out” Cookie will be placed on your computer, tablet or mobile computing device indicating that you do not want to receive Interest-Based Ads from NAI or DAA member companies. If you delete Cookies on your computer, tablet or mobile computing device, you may need to opt out again. For information about how to opt out of Interest-Based Ads on mobile devices, please visit <http://www.applicationprivacy.org/expressing-your->

behavioral-advertising-choices-on-a-mobile-device. You will need to opt out of each browser and device for which you desire to apply these opt-out features.

Please note that even after opting out of Interest-Based Ads, you may still see our company's advertisements that are not interest-based (i.e., not targeted toward you). Also, opting out does not mean that our company is no longer using tracking tools — our company still may collect information about your use of the Services even after you have opted out of Interest-Based Ads and may still serve advertisements to you via the Services based on information collected via the Services.

## **OUR COMMITMENT TO SECURITY**

The security of your Personal Data is important to us.

We have put in place appropriate physical, electronic and managerial procedures to safeguard and help prevent unauthorized access, maintain data security and correctly use the information we collect.

We instruct our employees with access to your information that it is to be used only in adherence with the principles set forth in this Privacy Policy and the laws applicable to each specific business. Employees who misuse customer information are subject to disciplinary action.

We seek to protect your Personal Data from unauthorized access, use and disclosure using appropriate physical, technical, organizational and administrative security measures based on the type of Personal Data and how we are processing that data. We endeavor to follow generally accepted industry standards to protect the Personal Data submitted to us, both during transmission and in storage. For example, the Services use industry standard Secure Sockets Layer (SSL) technology to allow for the encryption of Personal Data. We store and process your information on our servers in the United States. We maintain what we consider industry standard backup and archival systems. All data on stored and backup media are encrypted via TLS encryption protocols. You should also help protect your data by appropriately selecting and protecting your password and/or other sign-on mechanism; limiting access to your computer or device and browser; and signing off after you have finished accessing your account. Although we work to protect the security of your account and other data that we hold in our records, for example, by making good faith efforts to store Personal Data in a secure operating environment that is not open to the public, please be aware that no method of transmitting data over the Internet or storing data is completely secure. We cannot and do not guarantee the complete security of any data you share with us, and except as expressly required by law, we are not responsible for theft, destruction, loss or inadvertent disclosure of your information or content.

If at any time during or after our relationship we believe that the security of your Personal Data may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we will endeavor to notify you as promptly as possible under the circumstances. If we have your e-mail address, we may notify you by e-mail to the most recent e-mail address you have provided us in your account profile. Please keep your e-mail address in your account up to date. You can update that e-mail address anytime in your account profile. If you receive a notice from us, you can print it to retain a copy of it. To receive these notices, you must check your e-mail account using your computer or mobile device and email application software. You consent to our use of e-mail as a means of such notification. If you prefer for us to use the U.S. Postal Service to notify you in this situation, please e-mail us at the address found on the home page of this website. Please include your address when you submit your request. You can make this election any time, and it will apply to notifications we make after a reasonable time thereafter for us to process your request. You may also use this e-mail address to request a print copy, at no charge, of an electronic notice we have sent to you regarding a compromise of your Personal Data.

We retain Personal Data about you consistent with all the internal policies and procedures. We may retain Personal Data to comply with our legal obligations, resolve disputes or collect fees owed, or as is otherwise permitted or required by our data retention policies and procedures.

### **COLLECTION OF INFORMATION BY THIRD-PARTY SITES AND SPONSORS**

Sometimes our site may contain links to other sites whose information practices may be different than ours. You should consult the other sites' privacy notices, as we have no control over information that is submitted to, or collected by, these third parties.

This site may use reputable third parties to present or serve advertisements and to conduct research. This privacy notice does not cover any use of information that such third parties may have collected from you (e.g., type of browser, operating system, domain name, day and time of visit, page(s) visited) or the methods used by the third parties to collect that information (e.g., cookies, web beacons and clear gifs).

### **HOW WE USE INFORMATION THAT IS NOT PERSONAL DATA**

We may use information that is not a Personal Data to better understand who uses our services and how we can deliver a better digital experience, or otherwise at our discretion.

### **CONTROLLING YOUR PERSONAL DATA & NOTIFICATIONS**

If you are a registered user of the Services, you can modify certain Personal Data or account information by logging in and accessing your account. If you wish to close your

account, please email us at the address found on the home page of this website. We will use reasonable efforts to delete your account as soon as reasonably possible. Please note, however, that our company reserves the right to retain information from closed accounts consistent with all internal data retention policies and procedures.

You must promptly notify us if any of your account data is lost, stolen or used without permission.

## **CALIFORNIA RIGHTS**

The California Consumer Privacy Act of 2018 (“CCPA”) provides California residents with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights. If you have any questions about this section or whether any of the following applies to you, please contact us at the address found on the home page of this website and indicate “California Rights” in the subject line of your communication.

### **(i) Access**

You have the right to request certain information about our collection and use of your Personal Data over the past 12 months, including the following:

- The categories of Personal Data that we have collected about you.
- The categories of sources from which that Personal Data was collected.
- The business or commercial purpose for collecting or selling your Personal Data.
- The categories of third parties with whom we have shared your Personal Data.
- The specific pieces of Personal Data that we have collected about you.

If we have disclosed your Personal Data for a business purpose over the past 12 months, we will identify the categories of Personal Data shared with each category of third-party recipient. If we have sold your Personal Data over the past 12 months, we will identify the categories of Personal Data purchased by each category of third-party recipient.

### **(ii) Deletion**

You have the right to request that we delete the Personal Data that we have collected from you. Under the CCPA, this right is subject to certain exceptions: for example, we may need to retain your Personal Data to provide you with the Services or complete a transaction or other action you have requested. If your deletion request is subject to one of these exceptions, we may deny your deletion request.

### **(iii) Exercising Your Rights**

To exercise the rights described above, you must send us a request that (1) provides sufficient information to allow us to verify that you are the person about whom we have collected Personal Data, and (2) describes your request in sufficient detail to allow us to understand, evaluate, and respond to it. Each request that meets both of these criteria will be considered a “Valid Request.” We may not respond to requests that do not meet these criteria. We will only use Personal Data provided in a Valid Request to verify you and complete your request. You do not need an account to submit a Valid Request.

We will work to respond to your Valid Request within 45 days of receipt. We will not charge you a fee for making a Valid Request unless your Valid Request(s) is excessive, repetitive, or manifestly unfounded. If we determine that your Valid Request warrants a fee, we will notify you of the fee and explain that decision before completing your request.

You may submit a Valid Request using the following methods:

- Submit a request by Email to us at the address found on the home page of this website

In this section, we use the term ‘sell’ as it is defined in the CCPA. We sell your Personal Data, subject to your right to opt-out of these sales.

#### (iv) Other California Resident Rights

Under California Civil Code Sections 1798.83-1798.84, California residents are entitled to contact us to prevent disclosure of Personal Data to third parties for such third parties’ direct marketing purposes; in order to submit such a request, please contact us at the address found on the home page of this website

#### **CHANGES TO THIS NOTICE**

We reserve the right to amend our Privacy Policy at our discretion and at any time. When we make changes to the Privacy Policy, we will notify you by email or through a notice on our website homepage. Use of the information we collect is subject to the Privacy Policy in effect at the time such information is collected.