

WEBSITE PRIVACY POLICY

Last Updated: October 15, 2018

This Privacy Policy ("Policy") explains how and Amynta Agency Inc., and its parents, subsidiaries and affiliated companies that operate within the United States, collectively doing business as The Amynta Group, ("The Amynta Group", "we" or "us") collect, use, disclose, maintain and protect information we collect when you use this website ("Website") and any other website(s), mobile app(s) or online service(s) to which this Policy is linked.

The Amynta Group is committed to protecting the privacy of the personal information of individuals we encounter in conducting our business. "Personal Information" is information that identifies and relates to you. Our goal is to address your need for excellent service, while meeting our commitment to keep your Personal Information safe and secure. The safeguards we use to protect your Personal Information are described below.

We may change the provisions of this Policy at any time and will indicate when changes have been made by revising the date at the top of this Policy and on this Website.

We may revise and update the provisions of this Policy from time to time at our sole discretion. All changes are effective immediately when posted. Your use of the Website following the posting of such changes shall constitute your consent to such changes. We encourage you to review this Policy whenever you access the Website to see if it has changed and make sure that you understand the most current information about your privacy. We will not, however, without your consent, use your previously collected Personal Information in a manner materially different than represented at the time it was collected.

This Website Privacy Policy does not modify the provisions of any service contract, insurance contract, service, or similar product issued, or provided, to you by an Amynta Group company.

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WHAT INFORMATION DOES THE AMYN TA GROUP COLLECT?

The Amynta Group collects information: (1) you provide when you use the Website; (2) automatically from you through the use of the Website; and (3) gathered from third parties in connection with your use of the Website.

1) Information That You Provide

The Amynta Group may collect information that you provide when you use the Website. This information collection may occur, for example, when you: (1) fill out online forms or submit an application or request for coverage; (2) create an online account or register to use the Website; (3) make a purchase or a transaction with us, our affiliates, subsidiaries, or third parties acting on our behalf; (4) send questions or comments via email, text messaging or live chat to customer support; (5) submit your resume to us online; (6) fill out online surveys; and (7) otherwise communicate or interact with us through the Website.

The types of information that you provide may include your name, postal address, email address, telephone number, insurance policy/contract number(s), financial account number, Social Security number, credit card information, gender, birth date and other contact or identifying information. We may combine this information with other Personal Information now or in the future.

2) Information We Collect Automatically Through Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is statistical data and may include information on your location, age and gender, but we do not associate it with personal information or maintain it except as aggregated statistical data. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

To collect these types of information, we may use the technologies, including those identified below:

- **Browser Cookies:** Cookies are small data files stored on your computer or mobile device by a Website. Among other things, cookies help us improve our Website and your experience, see which areas and features of our Website are popular, and count visits. In addition, when you view a video on our Website, we may set a cookie on your computer or device. For more information about cookies, and how to disable them, please see "What Are Your Information Sharing Choices?" below.
- **Storage Cookies:** Certain features of our Websites may use locally stored objects (storage cookies) to collect and store information about your preferences and navigation to, from and on this Website. Such cookies are not managed by the same browser settings as are used for browser cookies.
- **Web Beacons:** Pages of our Website and our emails may contain small electronic files known as web beacons (also referred to as web bugs, clear gifs, pixel tags and single-pixel gifs) that permit us, for example, to monitor user behavior, deliver cookies, collect information, count visits, understand usage and campaign effectiveness, to tell if a recipient has opened and acted upon an email and verifying system and server integrity.
- **Log Files:** Log files record Website activity on our Website and enable us to gather statistics about our users' browsing habits. These entries help The Amynta Group determine, among other things, how many and how often users have accessed or used our Website, which pages of our Website they have visited, and other similar data.

There may be other technologies now and later devised and used by us in connection with your access or use our Website. We may associate the information we collect from these technologies with other information, including Personal Information that you provide for the purposes described in this Policy. We use this information to improve our Website and your experience with our Website.

3) Information We Collect From Third-Parties

We engage third parties to provide:

- **Website Analytics:** The Amynta Group uses analytics services and software provided by third parties to help us understand how users access and use the Website. These tools and services place cookies, web beacons and other devices or technologies on our Website to enable them to track traffic data. The data collected typically includes information such as your IP address, your Internet Service Provider, your web browser, the time spent on webpages, the links clicked, and the advertisements viewed on those pages. We use this information to improve our Website and your experience, to see which areas and features of our Website are popular, and to count visits.

HOW DOES THE AMYNTA GROUP USE THE INFORMATION IT COLLECTS?

We may use the information, including Personal Information, that we collect or you provide as described in this Policy for the following purposes:

- To present this Website and its contents to you;
- To monitor and evaluate trends, usage and activities in connection with our Website;
- To improve the Website and customer service;
- To monitor performance and usage of the Website, identify problem areas with the Website, and inform design development for a future Website and updates to an existing Website.
- To provide and deliver the products and services you request, process transactions, and to send you related information, including expiration and renewal notices, confirmations and invoices;
- To send you advertising or promotional materials, including information about new products, contests, features and enhancements, special offers and other events of interest from The Amynta Group and our select partners
- To respond to your comments, questions and requests;
- To carry out our obligations and enforce our rights arising from any agreements, or contracts, between you and us, including for billing and collection;
- To notify you about changes to this Website or any products or services we offer or provide through it;
- To allow you to participate in interactive features on this Website;
- In any other way we may describe when you provide the information; and
- For any other purpose with your consent.

The Amynta Group may store and process Personal Information in the United States.

WITH WHOM DOES THE AMYNTA GROUP SHARE YOUR INFORMATION?

The Amynta Group does not share your Personal Information with third parties other than as described in this Policy or, if applicable, Privacy Notice provided in conjunction with a particular product or service. However, we may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Information that we collect or you provide to the following parties:

- Our subsidiaries and affiliates;
- Third party vendors, consultants and other service providers who are working on our behalf and need access to your information to carry out their work for The Amynta Group and who have agreed to maintain the confidentiality, security, and integrity of the information they obtain from us, and, unless we notify you otherwise and provide you with an opportunity to opt-out, will not use your information for any purpose other than as described in this Policy
- A buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of The Amynta Group's assets, whether as a

going concern or as part of bankruptcy, liquidation or similar proceeding, in which Personal Information held by The Amynta Group about our Website users is among the assets transferred;

- Governmental authorities and third parties involved in court action to comply with applicable law or legal process or to respond to lawful requests or legal authorities;
- Third Party sites that provide relevant information not found on our Website such as training and informational materials, facilitate online commerce and marketing, capture data for The Amynta Group such as career applications and allow you to interact with other Websites and/or applications in which you may have accounts (such as Facebook and other social media sites). The Amynta Group may provide links or embed third-party applications that allow login from our Services to third party Websites. The Amynta Group will notify users when they are leaving the Services or otherwise indicate that you will be going to a third-party's site. Your use of these third party Websites and/or applications is subject to the third parties' privacy policies, and we encourage you to read the third parties' privacy policies before submitting personal or other information or using the Websites and/or applications.
- To any entity to protect the rights and property of The Amynta Group and our employees, agents, users and other third parties, including to enforce our agreements, policies and Terms of Use and protect against fraudulent, abusive, inappropriate, or unlawful use of our Services and to protect the safety of The Amynta Group, our users or any third party; and
- To any entity and for any other purpose disclosed by us when you provide the information or to any entity with your consent.

WHAT ARE YOUR INFORMATION SHARING CHOICES?

We strive to provide you with choices regarding the information, including Personal Information, you provide to us. We have created mechanisms to provide you with the following control over your information:

Regarding Personal Information

This Website may have a user registration feature. If you have registered with our Website, you may at any time review and/or update the contact information we have for you by visiting the online profile section (if applicable) of such Website. We cannot delete your Personal Information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Regarding Cookies and Other Collection Technologies

Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove or reject browser cookies. Removing or rejecting browser cookies does not necessarily affect third party cookies used in connection with our Website. For more information about how to delete or disable cookies, to learn more about Interest-Based Advertising or to opt out of this type of advertising by those third parties that are members of DAA's opt-out program, visit <http://aboutads.info>. Note that if you choose to remove or reject cookies, this could affect the availability and functionality of our Website.

Regarding Promotional Communications

You may opt-out of receiving promotional emails or text messages by following the instructions in those emails or text messages. If you opt out, we may still send you transactional or relationship messages, such as emails about your account or our ongoing business relations.

HOW DOES THE AMYN TA GROUP SAFEGUARD YOUR PERSONAL INFORMATION?

The Amynta Group maintains its own security measures that are designed to help us protect your information. We take the security of Personal Information, such as credit card numbers, seriously.

The Amynta Group has established reasonable technical, physical, legal and organizational measures which are consistent with applicable privacy and data security laws. Such measures include, but are not limited to, network, database and application security controls and monitoring, a formal system development process, and an incident response plan.

The safety and security of your information also depends on you. If you choose, or are provided with, a user name, password or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any other person or entity. You also acknowledge that your account is established for a specific person or entity, and you agree not to provide any unauthorized person with access to the Website. You agree to notify us immediately of any unauthorized access to or use of your user name or password or any other breach of security.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Information, we cannot guarantee the security of your Personal Information provide or collected. Any transmission of Personal Information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures. While we seek to keep information safe and secure, we cannot guarantee that personal information you provide to us will be secure, or that the Website will be uninterrupted or error-free.

HOW CAN YOU CONTACT US?

If you have questions or concerns regarding this Policy, please email amtprivacy@amtrustgroup.com. Please note that the recipient of this e-mail is now part of The Amynta Group, and e-mail domains are in the process of being transferred.

OTHER MATTERS

Children Under the Age of Thirteen

This Website is not intended for children under 13 years of age. No one under the age of 13 may provide any information or Personal Information to The Amynta Group in connection or in association with the Website. We do not knowingly collect Personal Information from children under 13. If you are under 13, do not use or provide any information about yourself, including your name, address, telephone number, email

address or any screen or user name you may use on-line, on this Website or any other The Amynta Group Website. If we learn we have collected or received Personal Information from a child under 13, we will delete that information. If you believe we might have any information from or about a child under the age of 13, please email amtprivacy@amtrustgroup.com.

California Privacy Rights

California Civil Code Section § 1798.83 permits users of The Amynta Group's Websites that are California residents to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes. To make such a request, please email amtprivacy@amtrustgroup.com. Residents of California are entitled to the following specific consumer rights information: you may contact the Complaint Assistance Unit of the Division of Consumer Services of the Department of Consumer Affairs by mail at: 400 R St., Suite 1080, Sacramento, California, 95814, or by telephone at (916) 445-1254. Their Website is located at: <http://www.dca.ca.gov>.

Please read this Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use this Website. By accessing or using this Website, you agree to this Policy. This Policy may change from time to time (see the *Changes to our Policy* section below). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check this Policy periodically for updates.

Notice to Persons Accessing this Website outside the United States

If you reside outside the United States, any information you provide to us through this Website may be transferred out of your country and into the U.S. If you do not want your information, including Personal Information, to leave your country, do not provide the information to us. By providing information to us, you explicitly consent to the transfer of your information to the U.S. Personal Information collected on this Website may be stored and processed in the U.S. or any other country in which we or service providers maintain facilities.

If you have any comments or concerns regarding this notice, please email amtprivacy@amtrustgroup.com.