

This privacy policy applies to personal information collected by Insurety Capital, LLC (“Insurety”, “IC”, “we,” or “us”), including through the Insurety website, insuretycapital.com, IC’s online programs and services, and any other websites, mobile applications, emails, or services that link to this policy (collectively, the “Services”).

Last updated: January 23, 2018

Collection of User Information:

We may collect certain personal information from you, including information you provide us directly when you set up an account in connection with our Services or when you choose to receive updates on the Insurety website. This includes information you choose to submit through certain Services, such as a contact us form, email transmissions, website cookies, and other electronic means of collection. We may also collect information from you directly if you contact us with questions about Services or provide feedback regarding the Services. We also collect information about your use of the Services. When you access our websites, some information – including but not limited to the site that referred you to our websites and your IP address – may be automatically collected. We may use cookies, beacons, and similar technologies to collect information about the pages you view, the links you click and other actions you take as you use the Services.

We may also receive information about you from other sources, including commercially available sources such as data aggregators and public databases. Please note that we may combine the various types of user information we collect and use it as described in this Privacy Policy.

In addition, we may collect other information about you, your device, or your use of the Services in ways that we describe to you at the point of collection or otherwise with your consent. Except as described in this statement or the **Terms of Use** for the Insurety Services provided to all users of that service, we will not disclose user information without your consent.

Use of Personal Information:

We use the information we collect for many purposes, including providing and managing your use of the Services, communicating with you regarding the Services, and sending you relevant information about the Services, including marketing materials. We also use this information to customize your interactive experience with the Services and otherwise to manage and improve the Services. For example, we may use the information to respond to

your questions, generate user profiles, personalize our websites to your particular interests and notify you of information or opportunities that may interest you.

Disclosure of Personal Information:

Insurety occasionally may hire other companies or contractors to provide services to us or provide services on our behalf, such as hosting websites, managing mailing lists, conducting independent evaluations, or performing statistical analysis of our Services or websites. Those service providers will be permitted to obtain only the personal information they need to deliver the service. They are required to maintain the confidentiality of the personal information they obtain and are prohibited from using it for any purpose other than delivering the service in accordance with our instructions and policies.

Insurety may share aggregated user information with third parties. This aggregated user information cannot be used to identify you.

We reserve the right to maintain, use or disclose user information if required to do so by law, or in the good faith belief that such action is reasonably necessary to comply with legal process, respond to claims or protect the rights, property or safety of our company, employees, customers or the public.

Except as described in this Privacy Policy or the Insurety **Terms of Use**, we will not disclose your personal information without your consent.

Your Choices with Respect to User Information:

If you do not want to receive marketing materials from Insurety, contact us at info@insuretycapital.com or follow the instructions in the marketing materials from Insurety. Even if you opt out of receiving marketing materials, please note that you may continue to receive messages that you request or that are noncommercial in nature such as service announcements or administrative messages. If you have established a user account in connection with our Services, you may be able to review and request changes to some information that Insurety maintains about you through your account settings.

Cookies, Beacons, and Similar Technologies:

We and third parties that provide content or functionality on or through our Services may use cookies, web beacons, and similar technologies to facilitate administration and navigation on our websites, to better understand and improve our Services, and to provide you with a customized online experience.

Cookies:

Cookies are small files that are placed on your computer when you visit a website. Cookies may be used to store a unique identification number tied to your computer or device so that you can be recognized as the same user across one or more browsing sessions, and across one or more sites. Cookies serve many useful purposes, including remembering your sign-in credentials so you do not have to enter those credentials each time you use the Services. Most browsers accept cookies automatically, but can be configured either not to do so or to notify the user when a cookie is being sent. If you wish to disable cookies, refer to your browser help menu to learn how to disable cookies. Please note that if you disable cookies you may not be able to use all features of the Services.

Beacons:

We, along with third parties, also may use technologies called beacons (or “pixels”) that communicate information from your device to a server. Beacons can be embedded in online content, videos, and emails, and can allow a server to read certain types of information from your device, know when you have viewed particular content or a particular email message, determine the time and date on which you viewed the beacon, and the IP address of your device. We and third parties may use beacons for a variety of purposes, including to analyze the use of our Services.

Other Technologies:

We, along with third parties, may use other kinds of technologies, such as Local Shared Objects (also referred to as “Flash cookies”) and HTML5 local storage, in connection with our Services. These technologies are similar to the cookies discussed above in that they are stored on your device and can be used to store certain information about your activities and preferences. For information about disabling or deleting information contained in Flash cookies, please click [here](#).

Do-Not-Track Signals and Similar Mechanisms:

Some web browsers may transmit “do-not-track” signals to the websites with which the user communicates. Because of differences in how web browsers incorporate and activate this feature, it is not always clear whether users intend for these signals to be transmitted, and there currently is disagreement, including among participants in the leading Internet standards-setting organization, concerning what, if anything, websites should do when they receive such signals. The Services do not currently take action in response to these signals, although, if and when a final standard is established and accepted, the Services may

reassess how to respond to these signals and whether to supplement the additional choices available to you with respect to targeted advertising.

Information Collected from Users Outside the United States:

If you are using the Services from outside the United States and provide us with personal information, please note that your personal information may be transferred, stored and processed within the United States. The data protection laws in the United States may not be as comprehensive as those in your country. By using the Services, you are consenting to the transfer of your personal information to facilities located in the United States and other facility locations selected by Insurety.

California Privacy Rights:

California residents are entitled once a year, free of charge, to request and obtain certain information regarding our disclosure, if any, of certain categories of personal information to third parties for their direct marketing purposes in the preceding calendar year. To comply with this requirement, we do not share personal information with third parties for their direct marketing purposes.

Children:

Our websites are not directed to children younger than 13 years of age. We do not knowingly collect personal information from children younger than 13 without verifiable parental consent. If we learn we have collected personal information from a child under the age of 13, we will delete that information from our databases.

Third-Party Links:

The Services may link to third-party websites or resources. This Privacy Policy does not apply to the privacy practices of these third parties. Please review the third parties' privacy policies for information on their privacy practices.

Data Security:

We have put in place a variety of organizational, technical and physical safeguards to help protect user information from unauthorized access, use, alteration or disclosure. However, no data transmission over the internet or stored on a server can be guaranteed to be 100% secure. As a result, while we strive to protect the security of your user information, we cannot guarantee or warrant the security of any information you disclose or transmit to us

and cannot be responsible for the theft, destruction or inadvertent disclosure of your user information.

Transfer of Control:

We may transfer user information in our possession to a new owner or in connection with a corporate transaction, such as a merger, asset sale, joint venture, bankruptcy or other reorganization or dissolution.

Changes to This Privacy Policy:

Insurety reserves the right to change the terms of this Privacy Policy at any time. If we do change this Privacy Policy, we will post the changes on this website. We encourage you to review this Privacy Policy each time you visit this website to make sure you understand our current policy on collecting and using user information.

Contacting Us:

You can contact us at info@insuretycapital.com. if you have questions about this Privacy Policy.