



SECURITY AND CONFIDENTIALITY

- While your nonpublic personal information is under our control, access is limited to those employees who have a legitimate business need for such information with respect to serving your needs. In accordance with applicable state and federal regulations we maintain physical, procedural and electronic safeguards to protect the privacy and confidentiality of your nonpublic personal information. We carefully select reputable vendors and require them to commit to keep any information they may need to handle in strict confidence.
- We will endeavor to protect confidential and personal information we send to you electronically by encryption or other measures which make it more difficult for an unauthorized recipient to use, misuse or abuse it.
- The safety and security of your information also depends on you. You are responsible for keeping all your passwords confidential. You should not share your passwords with anyone.
- Unfortunately, nobody can guarantee you that your information is 100% secure against all threats. Although we endeavor to take industry standard measures to protect your information, we cannot guarantee the security of your Information transmitted to or from us electronically, including email. Any transmission of information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on our websites or systems.

WHAT PERSONAL INFORMATION WE GATHER

- We receive and store any information you enter on our web site or give us in any other way. You can choose not to provide certain information, but then you might not be able to use our service or take advantage of some of our features. We use the information that you provide for such purposes as responding to your requests, assisting you in purchasing our products, customizing future information offered to you, improving our web site and mobile experience, and otherwise communicating with you.
- We receive and store certain types of information whenever you interact with us. For example, like many web sites, we may use “cookies,” and we obtain certain types of information when your web browser accesses our web site or advertisements and other content served by or on behalf of us on other web sites.



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- When you download or use applications created by us for your mobile device, we may receive information about your location and mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to turn off location services; see your mobile device provider for instructions on how to do this.
 - To help us make e-mails more useful, we often may receive a confirmation when you open e-mail from us if your computer supports such capabilities. We also compare our client list to lists received from other companies, in an effort to avoid sending unnecessary messages to our clients. If you do not want to receive e-mail or other mail from us, please adjust your communication preferences.
 - We might receive information about you from other sources and add it to our account information.

COOKIES

- Cookies are unique identifiers that we transfer to your device to enable our systems to recognize your device and to provide certain features, such as InCite Performance Group's content tailored to your interests, and a history of your use of our sites.
- The Help feature on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on's settings or visiting the Web site of its manufacturer. Because cookies allow you to take advantage of some of our essential features, we recommend that you leave them turned on.

WE DO NOT SELL YOUR INFORMATION TO OTHERS

- Because we respect your privacy, except as described below, we do not sell, trade or otherwise disclose your identity or any other personal information about you to third parties. This includes information we obtain concerning all applicants, clients and former clients.



INFORMATION WE PROVIDE TO OTHERS

We disclose information about our clients and former clients as necessary to do business with them or as permitted or required by law in conjunction with our normal insurance operations. Here are some examples:

- We may share your information with companies whose products you apply for or buy.
- We may share your information with companies that perform services on our behalf to assist us in providing our products and services to you. These companies are required to keep your information confidential and secure.
- We may be required by a court of law or subpoena to provide information in connection with a legal proceeding.
- We may share information with government agencies which conduct examinations of our procedures.

REVIEW OF PRIVACY NOTICE

- We monitor, evaluate and adjust, as appropriate, the Privacy Notice in light of any relevant changes, such as: 1) changes in technology, 2) internal or external threats to personal information, and 3) any changes in InCite Performance Group's business arrangements.