

# Privacy Policy

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Last Updated: January 21, 2016

## PRIVACY POLICY

We take your privacy seriously, and we want you to know how we collect, use, share, and protect your personal information.

This Privacy Policy tells you:

- What information we collect
- How we use that information
- How we may share that information
- How we protect your information
- Your choices regarding your personal information

This Policy applies only to personal information that we collect on the website [corporateclaims.com](http://corporateclaims.com) (the “Site”). This Policy does not apply to other entities or sites owned by Corporate Claims Management, Inc. or its subsidiaries or affiliates, each of which has its own privacy policy.

## INFORMATION WE COLLECT

### Information You Give Us

We collect information that you enter on our Site. For example, we collect information from you when you create an account, e-mail us with a question, process a claim, write a review, fill out a form, or use any of our services.

The information we collect from you may include:

- Your name
- Your mailing address
- Your e-mail address
- Your phone number
- Your credit card number and other payment information
- Demographic and lifestyle information, such as age, interests, and product preferences

### Information From Other Sources

We may receive information about you from third parties who help us update, expand and analyze our records, and improve our website experience. We do not use this information to identify you individually, but it does reflect some of your activities on the Internet, such as the web sites you visited immediately before visiting the Site or links available at other websites which directed you to the Site.

### Do We Use Cookies?

Yes. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the site's or service provider's systems to recognize your browser and capture and remember certain information.

We use cookies to help us remember and process your claims and/or account information, understand and save your preferences for future visits to our Site and compile aggregate data about Site traffic and Site interactions so that we can offer better Site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our Site visitors. These service providers are permitted to use the information collected on our behalf only to help us conduct and improve our business.

If you prefer, you can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies by adjusting your browser settings. Like most websites, if you turn your cookies off, some of our services may not function properly. However, you can still contact us via telephone or by contacting customer service.

We do not allow third parties to collect individually identifiable information about you or your online activities at this site or across different sites over time by using cookies or by any other means.

### Your 'Do Not Track' Browser Setting

We support the Do Not Track (DNT) browser setting. DNT is a preference you can set in your browser's settings to let the websites you visit know that you do not want the sites collecting your personally identifiable information. We will not collect personally identifiable information about your online activities over time and across third-party websites or online services regardless of whether you choose the DNT browser preference.

### Log Files

The Site uses Internet Protocol ("IP") addresses to analyze trends, administer the Site, track user movements, and gather broad demographic information for aggregate use. We do not link IP addresses to personally identifiable information. An Internet Service Provider ("ISP") typically assigns a random dynamic IP address at the time of your dial-up. For local area network ("LAN"), DSL, or cable modem users, a static IP address may be permanently assigned to a particular computer. We may record the IP addresses of visitors to the Site. While an IP address may reveal your ISP or geographic area, we cannot determine your identity solely based upon your IP address. Other web sites you visit have IP addresses, and we may collect the IP addresses of those web sites and their pages, but these IP addresses are never associated with specific Internet users.

### Google Analytics

Google Analytics is a web analysis service provided by Google Inc. ("Google"). Google utilizes the Data collected to track and examine the use of this Application, to prepare reports on its activities and share them with other Google services.

Google may use the Data collected to contextualize and personalize the ads of its own advertising network.

## HOW WE USE THE INFORMATION WE COLLECT

We use the information we collect to serve our customers and improve their experience at the Site. Some examples include:

- Fulfilling requests for products, services or information
- Tracking and confirming online orders and inquiries
- Improving customer service
- Marketing and advertising products and services
- Conducting research and analysis
- Establishing and managing your accounts with us
- Communicating about special events, promotions and surveys
- Identifying you on our Site and tailoring messages and offers to you based on your interactions with us online
- Facilitating interactions with Corporate Claims Management, Inc. and others
- Continuously evaluating and improving our online user experience

### Surveys & Contests

From time-to-time our Site requests information from users via surveys or contests. Participation in these surveys or contests is completely voluntary, and you therefore have a choice whether or not to disclose this information. Information requested may include contact information (such as name and shipping address) and demographic information (such as zip code or age level).

Contact information will be used to notify the winners and award prizes. Survey information will be used for purposes of monitoring or improving the use of, and your satisfaction with, this Site.

### Data Retention

We will retain your information for as long as your account is active or as needed to provide you services, comply with our legal obligations, resolve disputes, and enforce our agreements.

## HOW WE SHARE THE INFORMATION WE COLLECT

We do not sell, rent or trade your personal information to third parties. However, if you provide information on any of the websites owned or operated by Corporate Claims Management, Inc., or its subsidiaries or affiliates, this information may be combined or shared among other current or future Corporate Claims Management, Inc. entities, including subsidiaries and affiliates.

We also will share your information with third-party service providers under contract with Corporate Claims Management, or its subsidiaries or affiliates, to help us provide services to you. Such third-party service providers include, for example, credit card payment processors, e-mail marketers, website analytics providers, and chat communications providers.

Sometimes we may be required to share personal information in response to a court order, subpoena, civil discovery request, other legal process, or as otherwise required by law. We may disclose account and other personal information when we believe disclosure is necessary to comply with the law or protect the rights, property, or safety of Corporate Claims Management, Inc., its subsidiaries or affiliates, our users, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction. We may disclose your personal information to prospective purchasers of any interest in Corporate Claims Management, its subsidiaries or affiliates, or their assets.

### Third party links

Occasionally, at our discretion, we may include or offer third-party products or services on our Site. These third-party sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our Site and welcome any feedback about these other sites.

### CALIFORNIA ONLINE PRIVACY PROTECTION ACT COMPLIANCE/YOUR CALIFORNIA PRIVACY RIGHTS

California residents who use this Site may request that we provide certain information regarding our disclosure of the user's personal information to third parties for their direct marketing purposes. You can make such a request by e-mail or by mail to:

Corporate Claims Management, Inc.  
782 Spirit 40 Park Drive  
Chesterfield, MO 63005

### CHILDREN'S ONLINE PRIVACY PROTECTION ACT COMPLIANCE

We do not collect any information from anyone under 13 years of age. Our Site, products and services are all directed to people who are at least 13 years old or older. If you are under the age of 13, you are not authorized to use this Site.

### HOW WE PROTECT THE INFORMATION WE COLLECT

We work to protect the security of your personal information. During transmission of personal information between you and our Site, we use Secure Sockets Layer (SSL) software to encrypt information you input.

All of our users' information is restricted in our offices. Only employees who need the information to perform a specific job (for example, a customer service representative) are granted access to personally identifiable information. All employees with access to personal information are kept up-to-date on our security and privacy practices. After a new policy is added, these employees are notified and/or reminded about the importance we place on privacy, and what they can do to enhance protection for our customers' information. Finally, the servers that we use to store personally identifiable information are kept in a secure, restricted access area.

### HAVE QUESTIONS?

If you have any questions about our Privacy Policy, we'll do our best to answer them. Here's how to contact us:

Phone:  
1- 800-449-CCMI

Online:  
[http://corporateclaims.com/contact\\_us.htm](http://corporateclaims.com/contact_us.htm)

Mailing Address:

Corporate Claims Management, Inc.  
782 Spirit 40 Park Drive  
Chesterfield, MO 63005

#### PRIVACY POLICY UPDATES

If we change our Privacy Policy, we will post those changes on this page and update the Privacy Policy modification date above.