

Website Privacy Policy

We are very sensitive to privacy issues. The purpose of this Website Privacy Policy is to let you know how Associated Underwriters Insurance, but not limited to, Associated Underwriters Insurance, Gibson-Myers & Associates, and AUI (collectively, “**Associated Underwriters Insurance**”, “**we**”, “**our**”, or “**us**”) handle the information we receive from you through our website and mobile application (collectively, this “**Site**”).

Please Read Carefully Prior To Using Our Website. By entering and using this Site, you affirm that you have read and understood this Website Privacy Policy and the Associated Underwriters Insurance Terms of Use and that you agree to abide by them. **If you do not agree to abide by the Associated Underwriters Insurance Terms of Use and this Privacy Policy, you may not enter, access, or otherwise use this Site.** The use of this Site is conditioned upon your acceptance of the terms and conditions contained in this Privacy Policy which is part of and incorporated by reference into the Terms of Use of the Site.

This Privacy Policy lists our current policies, but as noted below, this Privacy Policy may be adjusted from time to time at our discretion. Those who do not agree to be subject to this Privacy Policy may not, under any circumstances, use this Site.

Collection of Personal Information

You should be aware that portions of this Site contain functions for collecting your personal information including your name, email address, home or work address and telephone number as well as your history of accessing this Site. Associated Underwriters Insurance may also collect anonymous demographic information, which is not unique to you, such as your ZIP code,

age, gender, preferences, and interests. Associated Underwriters Insurance may also collect and track non-personally identifiable information about you, including but not limited to, how certain features of our Site are used, the general region from which our visitors are contacting us and how many people visit our Site at any given time.

We do not collect personal information (such as names, addresses, phone numbers, email addresses or credit card numbers) about you, except when you specifically provide the information on a voluntary basis, such as when you:

- Become a registered user of one or more of our services;
- Establish an account with us;
- Sign-up or subscribe for products or services, including submittal of an application for insurance and/or using our quotation system, that we periodically may make available;
- or
- Complete a survey or questionnaire.

Associated Underwriters Insurance requires that the actual user input such information and that such information be the most recent available. In addition, you may request that we modify or delete your registered account information by sending an email to Associated Underwriters Insurance of Ohio at cm Myers@auinfo.com with the words "UPDATE USER INFORMATION" in the subject line.

Whenever you register for one or more of our services, we may send an email to you with an authentication link to ensure the accuracy of the email address that you have supplied or to notify you that an application or quotation was requested. Your response to the authentication link may be necessary to complete your registration, which may be required to use our services.

Collection and Use of Real Time Location of Mobile Device

If you use our Mobile Application, we may use GPS technology (or other similar technology) to determine your current location in

order to determine the city you are located within and display a location map with relevant information. We will not share your current location with other users or partners.

If you do not want us to use your location for the purposes set forth above, you should turn off the location services for the mobile application located in your account settings or in your mobile device settings and/or within the mobile application.

Use of Personally Identifiable Information

Associated Underwriters Insurance reserves the right to compile, save, use within the scope of our activities, and analyze any and all of your data (registration data, use history, etc.). Associated Underwriters Insurance intends to use such data for internal purposes only, including without limitation for the purposes of responding to your requests for information and for contacting you. Associated Underwriters Insurance may provide aggregated statistics about users (including you) to third parties, but such information will be aggregated so that it does not identify a particular individual or company, including yourself.

Associated Underwriters Insurance may only share your personally identifiable information (name, email address, home or work address and telephone number) with third parties as permitted by our HIPPA Notice of Privacy Practices. All such third parties, who have confidentially agreements with us, are prohibited from using your personal information except to provide services to you in compliance with HIPAA.

Associated Underwriters Insurance may contact you regarding the status of your account, your registration information, support issues regarding our service, and changes to our service or the terms under which it is offered.

Associated Underwriters Insurance may use your personally identifiable information for several purposes, including to:

- provide you with information or services you request;

- process an application or quotation requested by you;
- resolve disputes;
- comply with laws and regulations;
- prevent prohibited activities and enforce our Terms of Use;
- facilitate your use of, and our operation of, our services;
- analyze trends and statistics and for marketing, research, and development
- deliver targeted service updates;
- contact you on behalf of external business partners about a particular offering that may be of interest to you, as permitted by HIPAA; and
- verify information with third parties.

Additionally, we may disclose your personally identifiable information when required by law, rule, or regulation. Specifically, we may disclose this information to unrelated parties in special cases when we have reason to believe that our disclosure is necessary to identify, contact or bring legal action against a person or persons who may be causing injury to, or interference with, the rights or property of Associated Underwriters Insurance (including our Site), computer users accessing our Site, or any third party. In addition, we may disclose information about individuals who access our Site to law enforcement agencies, judicial or government authorities or to other individuals or entities in response to subpoenas, court orders or other legal processes.

Further, in the event that Associated Underwriters Insurance goes through a business transition, such as a merger, an acquisition by another company, or a sale of all or a portion of its assets, your and other users' personal information will, in most instances, be part of the assets transferred. If as a result of the business transition, your personal information will be used in a manner different from that stated at the time of collection, you will be given the option to continue sharing the information consistent with this Privacy Policy. Nothing in this Privacy Policy is intended to interfere with the ability of Associated Underwriters Insurance to

transfer all or part of its business and/or assets (including the Site) for any purposes, without limitation.

Finally, we may use your information as otherwise necessary or useful for us to conduct our business, so long as such use is permitted by law.

If you are an inactive registered user of My Health Plan, we may retain your information for up to twelve (12) months after you are no longer active.

Collection and Use of Anonymous Information

We use analytics tools and other third party technologies (such as Google Analytics, Webtrends, Sitecore, and DoubleClick Cookies) to track and analyze your usage of our sites through the use of cookies, pixel tags/web beacons, and similar technologies. These technologies collect information that relates to, but is not limited to, how certain features of our Site are used, the general region from which our visitors are contacting us, how many people visit our Site at any given time, the effectiveness of our advertisements, and the use of our Internet advertisements and other links from our marketing partners' sites to our sites. These technologies also help us target our Internet advertisements on our Site and on other sites. The information collected on our behalf by these third parties is anonymous. It does not contain your name, address, email address, or any other personally identifiable information. We may share with, or license or sell the anonymous information we collect to third parties for the purpose of allowing marketing through our Site.

Third party companies who collect information on our Site may combine this information with information they have independently gathered from other sites, services and applications relating to your activity on these other sites, services or applications. They may collect and use this information in accordance with their own privacy policies.

Our Site uses Google Analytics Demographics and Interest Reporting to provide us with anonymous information on the characteristics and interests of our Site users.

Cookies

Cookies are small bits of information that are stored on your computer. Cookies help establish a user session and allow our server to correctly provide website users with the appropriate information, advertisements and services. Our Site uses a technology called “persistent cookies,” which is a small data file that is stored on your computer, and enables your browser to access the pages you request and to track the pages visited. Using persistent cookies to track page visits helps us analyze our Site usage more accurately.

Please note that linked non-Associated Underwriters Insurance websites may also use cookies. Associated Underwriters Insurance cannot control the use of cookies by these non-Associated Underwriters Insurance websites. We also want you to know that when you link from this Site to another website, that website may have the ability to recognize that you have come from this Site. If you do not want any other websites to know that you have been on this Site, we recommend that you do not use the links provided in our Site. If you have any questions about how third party websites use cookies, you should contact such third parties directly.

Pixel Tags/Web Beacons

Pixel tags (also known as “Web beacons”, “page tags”, “web bugs”, or other names) are objects, such as images, that are embedded in a Web page. When they are loaded by the page, this signifies that the page has been accessed. Pixel tags are commonly used in combination with cookies to anonymously identify a unique visitor. These pixels help us analyze usage of our Site, and help us gauge the effectiveness of our advertising.

Children’s Privacy

Associated Underwriters Insurance does not knowingly collect personally identifiable information on individuals under the age of 18, unless that information is required for a product or service that we offer. If you are under age 13, please do not email us, contact our Site, attempt to use our Site, submit information to our Site, or ask us to email you. If you are under the age of 18, you should get permission from a parent or guardian before you email our Site, contact our Site, attempt to use our Site, submit information to our Site, or ask us to email you.

Security

Associated Underwriters Insurance uses safeguards, such as data encryption, firewalls, and system security measures to protect the confidentiality of your personally identifiable information. While Associated Underwriters Insurance makes every reasonable effort to protect the information collected through this Site, please be aware that there is always some risk involved when submitting data over the Internet. We cannot guarantee that our Site is 100% safe from illegal tampering or “hacking.” Any data transmitted over the Internet may be at risk; however, once it is received at Associated Underwriters Insurance and entered into a Associated Underwriters Insurance database, any data you have submitted has the same protection that Associated Underwriters Insurance extends to its own confidential information.

Agents and contractors of Associated Underwriters Insurance who have access to personally identifiable information are required to protect this information in a manner that is consistent with this Privacy Policy by, for example, not using the information for any purpose other than to carry out the services they are performing for Associated Underwriters Insurance.

If you suspect improper use or access to Associated Underwriters Insurance information, please notify Associated Underwriters Insurance immediately. Contact Associated Underwriters Insurance Privacy or Security Officers at 330-645-6338.

Opt Out/Updating Your Information

You may receive various electronic communications from Associated Underwriters Insurance, such as newsletters, account notifications, and other marketing communications about our products and services. To opt-out of any specific electronic communication, follow the “unsubscribe” instructions associated with the specific communication. If you have submitted personally identifiable information through this Site, you may [request a restriction on the use and disclosure](#) of your information.

You may also request [access to your protected health information](#) held by Associated Underwriters Insurance and you may request that we [correct or amend your protected health information](#). As a reminder to you, when exchanging emails, any email that you send or receive on your employer’s email system may be the property of your employer. Consequently, your employer may have the ability to review your personal information sent via email.

To opt out of certain types of anonymous data collection, you can:

- [Modify your Google Ad settings](#) to opt out of advertising based on your demographic characteristics and interests on Google advertising networks
- [Download a Google browser add-on](#) to prevent data collection by Google Analytics
- [Set your advertising preferences for ad networks](#) that are members of the National Advertising Initiative
- Configure your browser settings to reject cookies. Directions can be found in the Privacy and Security settings in the Help function of all major browsers. Most users accept cookies. If you choose to disable your cookies and are a registered user, you may not have access to your personal information on medmutual.com.

Links to Third Party Websites

As a convenience to our users, our Site may contain links to a number of other websites (“**non-Associated Underwriters**

Insurance of Ohio websites”) that we believe may offer useful information. Even though you may still see our logo, you are providing information to other linked websites when you leave our Site. Such links do not constitute an endorsement by Associated Underwriters Insurance of those other websites, the content displayed therein, or the persons or entities associated therewith. The Privacy Policy presented here does not apply to those websites. You should contact those websites directly for information on their privacy policies, confidentiality agreements, and data collection/distribution procedures. We encourage visitors to read and become familiar with the privacy policies maintained by such other websites so that you can understand how those websites collect, use and share your information.

Email

All information and correspondence you share with us will be handled in the strictest confidence. Please note that the email facilities on our Site (unlike those areas within the Site) do not provide the same level of security. For that reason, please do not email to communicate information to us that you consider confidential. If you wish, you may contact us instead via telephone at the Customer Service number located on your identification card.

Modifications

This Privacy Policy and the Terms of Use constitute the complete agreement between the parties with respect to the subject matter and supersede any prior agreement or communication.

Associated Underwriters Insurance reserves the right to modify this Privacy Policy without prior notice. Any revised Privacy Policy will be posted to this Site. You should review our Privacy Policy occasionally, or at least every thirty (30) days. Your continued use of this Site subsequent to Associated Underwriters Insurance’s notice of modification of this Privacy Policy shall constitute your acceptance of the modified Privacy Policy.

Contact Associated Underwriters Insurance

If you have questions or concerns regarding your privacy or this Privacy Policy, you should contact the Company at:

By Mail:

Associated Underwriters Insurance

Attn: Chris Myers

2876 S. Arlington Road

Akron, Ohio 44312

By Phone: 330-645-6338

By Email: cmyers@auinfo.com