



WEBSITE PRIVACY POLICY
for
O'SHERIDAN INSUARANCE ALLIANCE, INC.

O'Sheridan Insurance Alliance, Inc. (OIA) appreciates your interest in our website, <http://www.oiacorp.com> (the "Site"). The privacy and security of your personal information is important to us. We have adopted this website privacy policy to advise you of our use of information collected as part of your use of the Site. Generally, our Site is designed to provide access to online information about OIA and our services. In connection with providing this information, there are times when we may ask for or collect information from you, either in the form of anonymous data or personal information. As part of our commitment to honoring your privacy, this Privacy Policy explains the approach we take in protecting and using the information that we gather from you through our Site. By using our Site, you consent to and agreed to be bound by this Privacy Policy. If you do not agree to this Privacy Policy, please do not use the Site.

TYPES OF INFORMATION WE COLLECT

Aggregate Data: We gather certain aggregate, de-identified information about the use of the Site, such as the frequency with which you visit the Site and the content that you favor. These statistics are very much like television ratings that tell the networks how many people tuned in to a program. We only use this type of data in aggregate--that is, we look at the data on a collective basis, in summary form, rather than on an individual basis. This data helps us determine the extent to which our users use certain aspects of the Site, which, in turn, enables us to make the Site as appealing as possible. Aggregate data does not contain any personal information about you.

Personal, Financial and Product Information: In addition, we collect personally identifiable information in order to identify and register you as a customer. In addition, we collect personal, financial and product information in order to provide you with services tailored to your particular needs. By learning about you, we can deliver more relevant protection and product offerings and thus offer you better insurance services and options.

The information we collect will vary depending upon the function or processes you select or request. Depending upon the function, product or process you select (for example, quote, request for proposal, e-mail, purchase), you may be required to provide information such as:

O'Sheridan Insurance Alliance, Inc. _____

- Name
- Address
- Birthdate
- Phone number
- E-mail address
- Policy(ies) Type(s) & Number(s)
- Social Security Number
- Driver's License Number
- Nonpublic information

Gathering Data

Customer Information

Much of the customer information we collect comes directly from you. When submitting your application or request for insurance or other products and services we offer, or in requesting an insurance quote, you may give us information such as your name, address, and Social Security number. We also keep information about your transactions with our affiliates, others, or us – for example, the types of products and services you purchase from us, premiums, policy account balances and payment history. **[We also may collect information from outside sources, including consumer reporting agencies and/or health care providers or reporting agencies such as the Medical Information Bureau (MIB). This information includes loss information reports, credit reports, and medical information.]**

Collection of Information

In order to better serve your particular needs, the information noted above is collected by OIA, its agents, and other companies working on behalf of OIA. In addition to collecting information from you, you should also know that, depending on the nature of your transaction, we may collect information from outside sources, such as loss information reports and credit reports.

Technology We Use To Gather Data

Cookies: When you visit the Site, we ask your browser to store small text files containing a string of alphanumeric characters known as a cookie. We use both session cookies and persistent cookies. If you have chosen to identify yourself on our Site, we use session cookies containing encrypted information to identify you and facilitate your use of the Site. Session cookies are required to access much of the content and services offered on the Site. After you leave our Site and close your browser, a persistent cookie remains. Persistent cookies can be removed by following your help file directions in your web browser. If you



refuse our cookies, some features of the Site may not function properly.

Log Files: Our servers automatically record certain information (e.g., web request, Internet Protocol ("IP") address, browser type, browser language, URLs, etc.) that your web browser sends whenever you visit our Site.

Web Beacons: We may employ clear GIFs or Web Beacons to track anonymously how users use the Site. We may also use Web Beacons in our emails to track which emails are opened by recipients.

User Provided Information: When you choose to submit personal information to our Site (including name, telephone number, email address) your information is used only for the specific purpose for which it was submitted (for example, to respond to a question you submit to us), unless you consent otherwise or as required by law. In many cases, you choose the amount of information you supply. There may be instances where some of the information that we ask you to provide is identified as mandatory and some as voluntary. In such cases, if you do not provide mandatory personal information with respect to a particular activity, you will not be able to engage in that activity. We may collect personal information when you:

- Inquire about our products and services;
- Ask that we contact you;
- **[Sign up for periodic email updates;**
- **Subscribe to our newsletter;]**
- Surveys and/or questionnaires;
- Are referred to us through a marketing promotion;
- **[Participate in a marketing survey, promotion, contest or event;]** or
- Sign up for the services we offer.

[We maintain the data that you provide us in a secure database.] To best serve you, we may combine this data with data that is publicly available and data that we receive from other reputable sources.

Interaction with Social Networking Sites (SNSs): If you are a member of a SNS (such as Facebook, Twitter, or LinkedIn), you may be able to interface with that SNS through our Site so that you can follow us, receive additional information about us or otherwise interact with us on that SNS. If you access an SNS through the Site, we may receive the personal information that you have provided (or will provide in the future) to that SNS. By connecting the Site to an SNS in this manner, you consent to our access to and use of this personal information. We do not store your login information for any SNS. Please note that any SNS you may choose to use

in connection with the Site is not subject to this Privacy Policy. Any collection of personal information by an SNS, or use or disclosure of information provided to it, will be subject to the SNS' own privacy policy, terms of use or other applicable policies. You should review the information posted by your SNS before deciding to provide information to the SNS or use the SNS in connection with the Site. The Facebook, Twitter and LinkedIn trademarks are the property of their respective owners.

USE OF YOUR INFORMATION

Research: We may conduct demographic or other research about Site users to determine how our users engage with the Site.

Business Partners: We may provide aggregate information about how our users collectively use the Site to our customers, advertisers, sponsors, and other companies with which we do business ("Business Partners"). This aggregate data does not include any personal information about you.

Communications: The information you submit to us via our on-line forms and e-mail is used to provide you with the response or service you have requested. We may also use this information to contact you about our products and services.

Third-Party Information Sharing: We do not sell, trade or rent to any unaffiliated third parties your personal information collected on our Site. We may use the anonymous data and the personal information collected through our Site for statistical purposes and for improving the Site, as well as for our marketing purposes, as part of our responses to your questions or requests for information and potentially when sending commercial emails to you. We may engage a third party's software or services to assist us with these analyses and activities in which case such information may be shared with them for these purposes (e.g., your email address with our outbound email marketing provider, if any).

Disclosure Exceptions:

- We reserve the right to disclose your personal information to appropriate third parties if we are required to do so by law or we reasonably believe that such action is necessary;
- In addition, we may, as permitted by law, provide information about you without your permission to certain persons or organizations, such as: your agent or broker; insurance support organizations; other insurance companies in order to perform their function in regard to an insurance transaction involving you (i.e. a claim); independent claim adjusters; businesses that conduct actuarial or research studies; regulatory and law enforcement authorities; or our affiliated companies, if any;
- To comply with legal process such as a search warrant, subpoena or court order;
- To protect our rights and property;



- If the Site, OIA or substantially all of our assets were acquired, or in the unlikely event that we go out of business or enter bankruptcy, user information, including personal information, would be one of the assets that is transferred or acquired by a third party;
- We may also share personal information when assisting in fraud protection or investigation;
- To protect against misuse or unauthorized use of our Site, products, or services; or
- During emergencies, such as when we believe someone's physical safety is at risk.

OTHER MATTERS

Security Measures: We will take reasonable measures which we believe are appropriate to protect your personal information from loss, misuse, alteration or destruction, and, where possible, will ask that any third parties to whom we may transfer your personal information take comparable steps to protect that security. Unfortunately, the transmission of information via the Internet or over mobile networks is not completely secure. Although we will use all reasonable efforts to safeguard the confidentiality of any user information collected, we shall have no liability for disclosure of any user information obtained due to errors in transmission or the unauthorized acts of third parties. Email is not a secure form of communication. Please do not send us your credit card number, social security number or any other personal information via email.

Protection for Children – COPPA Compliance: We comply with the requirements of COPPA (the Children’s Online Privacy Protection Act) and we do not knowingly collect any information from anyone under the age of thirteen.

California Online Privacy Protection Act Compliance: Because we value your privacy, we have taken the necessary precaution to be in compliance with the California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent, except as set forth in this Privacy Policy. As part of the California Online Privacy Protection Act, all users of our Site may make any changes to their personal information which we possess at any time by following the link in any email sent by us to remove or edit their personal information.

Third Party Websites: Please be aware that our Site and email communications to you may contain links to other websites that are owned and operated by third parties. This Privacy Policy does not apply to the websites or applications of such third parties. We are not responsible for the content or privacy policies of websites to which our Site links. You should carefully review the privacy policies of those third-party websites or mobile applications to understand their privacy practices and determine how they treat your personal information.



Who May Use Our Site: Our Site is designed for users from the United States. Users from other countries are advised not to disclose personal information unless they consent to having their information used as set forth in this Privacy Policy, rather than under the law of user's home country. When you use our Site, you may transmit data to servers located in the United States. You should not send any personal information to the Site unless you agree to be bound by this Privacy Policy and by United States and Utah law.

Opt Out/Modify Information: [If you would like to add your name to our marketing list, request that your name be removed, or correct your current information, please email us at info@oiacorp.com.]

Please include your full name and telephone number in case we have any questions. You can also opt-out of receiving email communications from us by clicking on the “unsubscribe” link in our emails. We will make a reasonable effort to accommodate your request.

Online Privacy Policy Only: This Privacy Policy only applies to personal information collected through our Site and not to information collected offline or through other electronic means.

Changes and Updates to this Privacy Policy: If you choose to visit our Site, your visit and any disputes over privacy are subject to this Privacy Policy. We reserve the right to change this Privacy Policy at any time without notice except as otherwise provided here. Please check back periodically to see if our Privacy Policy has been updated. Your continued use of the Site constitutes your agreement to the terms of this Privacy Policy and any future versions of this Privacy Policy.

Have Additional Questions Regarding Your Privacy?

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