

Online Privacy Notice

Originally Effective: 2001

Effective Date of Last Update: January 2023

AMA Insurance Agency, Inc. (“**AMA Insurance**,” “**we**,” “**us**,” or “**our**”) respects your privacy. This Online Privacy Notice describes the processing of Personal Information (defined below) that is provided, collected, or shared on the sites, applications, social media pages, or other platforms that link to this Online Privacy Notice (collectively, the “**Site**”), or that is otherwise provided to, or collected by, us in connection with the products and services we offer (our “**Services**”). It also describes your choices about the collection, sharing, and use of your Personal Information.

Personal information provided to us from individuals who seek to obtain, or have obtained, insurance products or services from us is subject to our GLBA Privacy Notice and may be disclosed to our affiliates, including the American Medical Association. See our [GLBA Privacy Notice](#) for further information about how we process your Personal Information in this respect.

This Online Privacy Notice does not cover our privacy practices concerning the collection and use of Protected Health Information (“**PHI**”) which is subject to the Health Insurance Portability and Accountability Act of 1996 (“**HIPAA**”). See our [HIPAA Notice of Privacy Practices](#) for further information about how we process your PHI.

Please review Section 13 below for information about changes to this Online Privacy Notice and when those changes become effective.

1. Personal Information We Collect

We may collect a range of Personal Information. “Personal Information” means information that uniquely identifies, relates to, describes, or is reasonably capable of being associated with or linked to you.

The types of Personal Information we collect may include:

- **Contact Information** – If you submit an inquiry to our website, sign up for our newsletters, or register for an event, we may collect your contact information. This may include your name, email address, demographic information, mailing address, and phone number.
- **Location Data** – While navigating our Site your mobile device or browser may share your geolocation data, including understanding the region you are located in based on your IP address. We may collect this information based on the settings of your phone and browser.
- **Usage Information** – When you use our Site, our servers may automatically record information, including your Internet Protocol address (IP Address), browser type, referring URLs (e.g., the site you visited before coming to our Site), domain names associated with your internet service provider, information on your interaction with our Site, and other such information.
- **Employment Information** – If you apply for a job with us, we will collect your employment and work history, as well as other Personal Information related to your potential employment. This may include your education and employment history, address and contact information, demographic information, and any other information included in your resume or application.
- **Communication Information** – We may collect audio, electronic, or visual information, which includes screen sharing views; any data in any files uploaded, emailed or otherwise provided by you; the contents of your communications with us, whether via e-mail, social media, mobile device, or otherwise, and inferences we may make from other Personal Information we collect.

2. How We Collect Your Personal Information

- **We May Collect Your Personal Information Directly From You** – For example, if you request information from us.
- **We May Also Collect Personal Information From Third Parties** – For example, we may work with business partners, consumer reporting agencies, subcontractors, advertising networks, analytics providers, and search information providers, who may provide us with Personal Information about you.
- **Through Online Tracking Technologies** – We and our service providers may use cookies, device identifiers, and similar technologies such as pixels, web beacons, and local storage to collect usage and browser information about how you use the Site. We process the information collected through such technologies, which may include or be combined with Personal Information, to help operate certain features of the Site, to enhance your experience through personalization, and to help us better understand the features of the Site that you and other users are most interested in.

Most browsers provide you with the ability to block, delete, or disable cookies, and your mobile device may allow you to disable transmission of unique identifiers and location data. If you choose to reject cookies or block device identifiers, some features of the Site may not be available, or some functionality may be limited or unavailable. Please review the help pages of your browser or mobile device for assistance with changing your settings.

We do not respond to Do Not Track (“DNT”) signals sent to us by your browser at this time.

Online Behavioral Advertising. We enable third parties and/or service providers to provide interest-based advertising services. These services may serve advertisements on our behalf that are customized based on predictions about your interests generated from your visits to websites (including this Site) over time and across different websites. The data collected may be associated with your Personal Information. These advertisements may appear on the Site and on other websites, and may be sent to you via email.

To change your preferences with respect to certain online ads or to obtain more information about ad networks and online behavioral advertising, visit [National Advertising Initiative Consumer opt-out page](#) or the [Digital Advertising Alliance Self-Regulatory Program](#). Changing your settings with individual browsers or ad networks will not necessarily carry over to other browsers or ad networks. As a result, depending on the opt-outs you request, you may still see our ads. Opting-out of targeted advertising does not opt you out of all ads, just those targeted to you.

- **Through Analytics** – We use analytics services, including Google Analytics, to assist us with analyzing our website traffic through cookies and similar technologies. To learn more about how Google uses data, visit [Google’s Privacy Policy](#) and Google’s page on “[How Google uses data when you use our partners’ sites or apps.](#)” You may download the [Google Analytics Opt-out Browser Add-on](#) for each web browser you use, but this does not prevent the use of other analytics tools. To learn more about Google Analytics cookies, visit [Google Analytics Cookie Usage on Websites](#).

3. How We Use Personal Information

To the extent permitted by applicable law, we may use Personal Information to:

- operate the Site and provide support to our business functions;
- respond to inquiries;
- protect against criminal activity and other liabilities;
- send you information about our company, Services, and promotions;
- deliver professional and personal surveys to you;
- facilitate your participation in in-person or online live events;
- respond to reviews, comments, or other feedback provided to us;
- support and personalize the Site and our advertising efforts;
- protect the security and integrity of the Site;
- provide customer support;
- the extent required for benchmarking, data analysis, audits, developing new products, enhancing the Site, facilitating product, software and applications development, improving the Site or our Services, conducting research, analysis, studies or surveys, identifying usage trends, as well as for other analytics purposes;
- meet our contractual requirements;
- comply with applicable legal or regulatory filing and other requirements
- comply with our policies and procedures including but not limited to our data retention policy;
- respond to inquiries related to employment opportunities;
- market, advertise, and provide the Site and our Services; and
- the extent necessary for any other lawful purpose for which the Personal Information is collected.

4. Sharing of Personal Information

We may share your Personal Information in the following circumstances:

- **For Legal or Safety Reasons** – When we have a good faith belief that access, use, preservation or disclosure of Personal Information is reasonably necessary to (a) satisfy or comply with any requirement of law, regulation, legal process, or enforceable governmental request, (b) enforce or investigate a potential violation of the Terms of Use, (c) detect, prevent, or otherwise respond to fraud, security or technical concerns, (d) support auditing and compliance functions, or (e) protect the rights, property, or safety of AMA Insurance, its users, or the public against harm.
- **In the Case of a Merger or Sale** – If and when we are involved in a merger, acquisition, or any form of transfer or sale of some or all of its business, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding. Personal Information may be transferred along with the business. Where legally required we will give you prior notice and if you have a legal right to do so, an opportunity to object to this transfer.
- **To Service Providers** – When we hire a service provider to help operate the Site or our business, we may give access to Personal Information as necessary to perform services on our behalf. This may include service providers that operate our Site, send our communications, or run our promotions.
- **To Affiliates and Business Partners** – We may share Personal Information with our Affiliates and our business partners. For example, we may share your Personal Information with a company for marketing purposes, such as when we jointly market a product or service with a business partner. These partners and affiliates may use your Personal Information to, among other things, send you information or contact you about their services and products.

5. How Long Do We Keep Your Personal Information

We will retain your Personal Information for as long as necessary to fulfill the purposes for which it has been collected, as outlined in this Online Privacy Notice, or any longer retention period required by law or our record retention policies.

6. How We Protect Your Personal Information

We use our commercially reasonable efforts to protect the confidentiality and security of Personal Information we process. We restrict access to Personal Information to only the employees and business partners who may need to know that Personal Information in order to operate, develop or improve our services and offerings. Any third party with which we share your Personal Information is bound by confidentiality obligations. However, despite these efforts to store Personal Information in a secure operating environment, we cannot guarantee the security of Personal Information during its transmission or its storage on our systems. Further, while we attempt to ensure the integrity and security of Personal Information, we cannot guarantee that our security measures will prevent third parties such as hackers from illegally obtaining access to Personal Information.

7. Your Choices and Controls

Depending on where you live, you may have the right to exercise certain controls and choices regarding our collection, use, and sharing of your Personal Information. To exercise your rights under applicable law, please email us at AgencyOGC@amainsure.com or by following the instructions included in the email or text correspondence.

Should you voluntarily provide your personal information to use on our website, you may receive email messages from us. Each such email will include simple instructions should you decide you no longer wish to receive messages from us. Likewise, if at any time you request to be removed from one of our mailing lists, your email will be removed from that mailing list within ten business days. You can also opt of email and other marketing communications by contacting us as set forth in Section 14.

Please note that, even if you unsubscribe from certain correspondence, we may still need to contact you with important transactional or administrative information, as permitted by law. Additionally, if you withdraw your consent or object to processing, or if you choose not to provide certain Personal Information, we may be unable to provide some or all of our services to you.

To exercise other rights with respect to your Personal Information, please see Section 11.

8. International Use of the Site

This Site is hosted in the United States. If you are visiting this Site from outside of the United States, please note that by providing your Personal Information it is being transferred to, stored, collected, or processed in the United States, where our data center and servers are located and operated.

9. Children's Privacy

We do not knowingly collect or solicit any Personal Information from children under the age of 18. In the event that we learn that we have collected Personal Information from a child, we will promptly take steps to delete that information. If you are a parent or legal guardian and think your child has given us their Personal Information, you can email us at AgencyOGC@amainsure.com.

10. Links to Third-Party Websites

You should be aware that other websites that link to or from AMA Insurance Sites or to an AMA Insurance email may contain privacy provisions that differ from those in this Online Privacy Policy. We do not control those sites or the information they collect about you. To ensure your privacy is protected, we recommend that you review the privacy statements of other websites you visit.

11. Exercising Your Individual Privacy Rights

This Section only applies to you if you are afforded privacy rights under an applicable data protection law.

To exercise any of the privacy rights afforded to you under applicable data protection law, please submit a request to us by calling us at (800) 458-5736 or by [clicking here](#).

12. California Residents

Subject to certain exceptions, this Section applies to our collection and use of “Personal Information” if you are a resident of California, as required by the California Consumer Privacy Act of 2018 and its implementing regulations, as amended by the California Privacy Rights Act (the “CCPA”). This Section describes (A) the categories of Personal Information collected and disclosed by us, subject to CCPA and (B) your privacy rights under CCPA.

When we use the term “Personal Information” in the context of the CCPA, we mean information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California consumer or household. If you would like to receive a copy of this Section in an alternate format (for example, a pdf copy), please contact us using the information provided in Section 14.

A. Categories of Personal Information Collected, Used, and Shared

We have collected the following categories of Personal Information from our consumers within the last 12 months. The sources from which we obtain this information and the ways in which we use this information are set forth in Section 2 above. We will not collect additional categories of Personal Information or use the Personal Information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

AMA INSURANCE DOES NOT “SELL” YOUR PERSONAL INFORMATION AS THAT TERM IS DEFINED IN THE CCPA.

| Category | Collected | Source of Collection | Purpose of Collection | Third Parties or Service Providers to whom Personal Information is Disclosed for a Business Purpose | Third Parties to whom Personal Information is Sold or Shared |
|--------------|-----------|----------------------|--------------------------------|---|---|
| Identifiers. | Yes | Directly from you | To provide our Services to you | Third parties and service providers | We do not sell this category of Personal Information. We share this category of Personal Information with our |

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| | | | | | business partners for advertising purposes |
| Personal Information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)). | Yes | Directly from you | To provide our Services to you and process transactions made on our Site | Third parties and service providers | We do not sell or share this category of Personal Information |
| Commercial information. | Yes | Directly from you | To market our Services to you and tailor offers to your interest | Business partners | We do not sell or share this category of Personal Information |
| Internet or other similar network activity. | Yes | Cookies and other tracking technologies | To conduct data analytics | Business partners | We do not sell this category of Personal Information. We share this category of personal information with our business partners for advertising purposes |
| Geolocation data. | Yes | Cookies and other tracking technologies | To conduct data analytics | Business partners | We do not sell this category of Personal Information. We share this category of personal information with our business partners for advertising purposes |
| Professional or employment-related information. | Yes | Directly from you, service providers, and third parties | To provide our Services to you and for employment purposes | Third parties and service providers | We do not sell or share this category of Personal Information |
| Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)). | Yes | Directly from you, service providers, and third parties | To provide our Services to you and for employment purposes | Third parties and service providers | We do not sell or share this category of Personal Information |

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|---|-----|-------------------|--|-------------------------------------|---|
| Inferences drawn from other personal information. | Yes | Directly from you | To market our Services to you and tailor offers to your interest | Third parties and service providers | We do not sell or share this category of Personal Information |
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We share each of these categories of Personal Information with our service providers to the extent necessary for them to facilitate our business purposes. We also share this Personal Information for the purposes set forth in Section 4 above.

We will retain your Personal Information for as long as we need it to provide you with our Services and in accordance with our data retention policy. Because the length of your use of our services are not foreseeable, we cannot provide you with an exact timeframe for how long we retain your information. Our legal obligations may also require us to maintain your Personal Information for longer periods of time if your Personal Information becomes subject to such legal obligations.

B. Your California Privacy Rights

Subject to certain exceptions, if you are a resident of California, you may have the following rights:

| Privacy Right | Description |
|------------------|---|
| Notice | The right to be notified of what categories of Personal Information will be collected at or before the point of collection and the purposes for which they will be used and shared. |
| Access | The right to request the categories of Personal Information that we collected in the previous twelve (12) months, the categories of sources from which the Personal Information was collected, the specific pieces of Personal Information we have collected about you, and the business purposes for which such Personal Information is collected and shared. You may also have the right to request the categories of Personal Information which were disclosed for business purposes, and the categories of third parties in the twelve (12) months preceding your request for your Personal Information. |
| Data Portability | The right to receive the Personal Information you have previously provided to us. |
| Erasure | The right to have your Personal Information deleted. However, please be aware that we may not fulfill your request for deletion if we (or our service provider(s)) are required or permitted to retain your Personal Information for one or more of the following categories of purposes: (1) to complete a transaction for which the Personal Information was collected, provide a good or service requested by you, or complete a contract between us and you; (2) to ensure our website integrity, security, and functionality; (3) to comply with applicable law or a legal obligation, or exercise rights under the law (including free speech rights); or (4) to otherwise use your Personal Information internally, in a lawful manner that is compatible with the context in which you provided it. |
| Correction | You have the right to request that we correct any incorrect personal information that we collect or retain about you, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see below), we will correct (and direct any |

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| | of our service providers that hold your data on our behalf to correct) your personal information from our records, unless an exception applies. We may deny your correction request if (a) we believe the personal information we maintain about you is accurate; (b) correcting the information would be impossible or involve disproportionate effort; or (c) if the request conflicts with our legal obligations. |
| Automated Decision Making | You have the right to request information about the logic involved in automated decision-making and a description of the likely outcome of processes, and the right to opt out. AMA Insurance does not currently engage in any automated decision-making practices. |
| Limit Use of Sensitive Personal Information | AMA Insurance uses your Sensitive Personal Information solely to provide our Services to you. |
| To Opt Out of Sales or Sharing of Personal Information | We do not sell your Personal Information. You have the right to opt out of the “sharing” or “selling” of your Personal Information by clicking the “Do Not Share My Personal Information” link found in the footer of our Site. |

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a request related to your Personal Information. You may also make a request on behalf of your minor child.

You may only make a request for access or data portability twice within a 12-month period. The request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

For information on how to exercise your privacy rights, please see Section 11.

CCPA prohibits discrimination against individuals who have chosen to exercise any of the privacy rights described above. We will not discriminate or retaliate against you because you have chosen to exercise any of your privacy rights provided by the CCPA.

Verification: We must verify your identity before fulfilling your requests. If we cannot initially verify your identity, we may request additional information to complete the verification process. We will only use Personal Information provided in a request to verify the requestor’s identity. If you are an authorized agent making a request on behalf of a California resident, we will also need to verify your identity, which may require proof of your written authorization or evidence of a power of attorney.

We endeavor to respond to requests within the time period required by applicable law. If we require more time, we will inform you of the reason and extension period in writing.

We do not charge a fee to process or respond to your request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity and confirm the Personal Information relates to you. Making a verifiable consumer request does not require you to create an account with us.

We may deny certain requests, or only fulfill some in part, as permitted or required by law. For example, if you request to delete Personal Information, we may retain Personal Information that we need to retain for legal purposes.

13. Changes to this Online Privacy Notice

Please note that we may modify or update this Online Privacy Notice from time to time and at any time, so please review it periodically. Unless otherwise indicated, any changes to this Online Privacy Notice will apply immediately upon posting to the Site.

14. Contact Us

If you have any questions about our practices or this Online Privacy Notice, please contact us at AgencyOGC@amainsure.com.