# Privacy Policy for Emery and Roberts Insurance

Last modified: 1/26/2021

### Introduction

Emery and Roberts Insurance ("Company" or "We") respects your privacy, and is committed to protecting it through compliance with this policy. This policy describes the types of information we may collect from you and our practices for collecting, using, maintaining, protecting, and disclosing that information. This policy applies to information we collect on this Website or in email, text, and other electronic messages with you. It does not apply to information we collect offline or through any other means, or to information collected by any third party, including through any application or content that may link to or be accessible from the Website.

Please read this policy carefully. If you do not agree with our policy, your choice is not to use our Website. By accessing or using this Website, you agree to this privacy policy. This policy may change from time to time. Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

### Children under the Age of 13

Our Website is not intended for children under 13 years of age and we do not knowingly collect personal information from children under 13. No one under 13 may provide any personal information on the Website. If you are under 13, do not use or provide any information on this Website, make any purchases through the Website, or provide any information about yourself to us. If we learn we have received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us by sending an email to the address listed at the end of this Policy.

# Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Website, including information:

- by which you may be personally identified, such as name, mailing address, e-mail address, telephone number, or any other identifier by which you may be contacted online or offline ("personal information");
- that is about you but individually does not identify you, such as job title or prior work history;
- about your internet connection, the equipment you use to access our Website and usage details; and/or
- Any other information you choose to provide via any form on this Website.

#### We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies.
- From third parties, for example, our business partners and third-party advertisers.

### **Information You Provide to Us**

The information we collect on or through our Website may include:

- Information that you provide by filling in forms on our Website.
- Records and copies of your correspondence, if you contact us.
- Details of transactions you carry out through our Website and of the fulfillment of your orders.

You may be required to provide payment information before placing an order through our Website. We do not store payment information but provide it to a third-party processor to complete your transaction. Third-party processors receiving payment information are bound to keep it confidential and use it only for the purposes for which we disclose it to them.

## Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is statistical data, but we may associate it with personal information we collect in other ways or receive from third parties. The technologies we use for this automatic data collection may include **Cookies (or browser cookies)**. A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.

#### **How We Use Your Information**

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.

- To notify you about changes to our Website or any products or services we offer or provide though it.
- For any other purpose with your consent.

We may also use your information to contact you about goods and services that may be of interest to you. If you do not want us to use your information in this way, please email <a href="mailto:paul@erinsurancegroup.com">paul@erinsurancegroup.com</a>.

# Disclosure of Your Information

We may disclose aggregated information about our users, and any information that does not identify an individual, without restriction. We may disclose personal information that we collect or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of <a href="mailto:paul@erinsurancegroup.com">paul@erinsurancegroup.com</a>'s assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Emery and Roberts Insurance about our Website users is among the assets transferred.
- To third parties to market their products or services. If you do not want us to use your information in this way, please email <u>paul@erinsurancegroup.com</u>.
- For any other purpose disclosed by us when you provide the information.
- For any other purpose, if your consent is given.

We may also disclose your personal information:

• To comply with any court order, law, or legal process, including to respond to any government or regulatory request.

- To enforce or apply our terms of use, terms of sale, and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Emery and Roberts Insurance, our customers, or others.

# Choices about How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- Disclosure of Your Information for Third-Party Advertising. If you do
  not want us to share your personal information with third parties for
  promotional purposes, you can opt-out by
  emailing paul@erinsurancegroup.com. You can also opt-out by
  sending us an email stating your request to the address listed at the
  end of this Policy.
- Promotional Offers from the Company. If you do not wish to have your contact information used by the Company to promote products or services, you can opt-out by emailing <a href="mailto:paul@erinsurancegroup.com">paul@erinsurancegroup.com</a>.
   This opt out does not apply to information provided to the Company as a result of a product purchase, warranty registration, product service experience or other transactions.

### **Your California Privacy Rights**

California Civil Code Section § 1798.83 permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To

make such a request, please send an email to the address listed at the end of this Policy.

### **Changes to Our Privacy Policy**

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you through a notice on the Website home page. The date the privacy policy was last revised is identified at the top of the page. You are responsible for periodically visiting our Website and this privacy policy to check for any changes.

#### **Contact Information**

To ask questions or comment about this privacy policy, contact us at: <a href="mailto:paul@erinsurancegroup.com">paul@erinsurancegroup.com</a>.