

PRIVACY POLICY

Last updated: May 25, 2018

Your privacy matters to Neuman Equine Insurance, LLC d/b/a Neuman Equine Insurance Agency, LLC (“we”, “us”, “our” or “Neuman Equine Insurance”). This Privacy Policy is meant to help you understand:

- What data we collect and why we collect it;
- What we do with your data; and
- Your rights to access, update and delete your data.

Please take time to read it carefully and feel free to contact us with any questions at any time by following the instructions in the Contact Us section.

This Privacy Policy applies to <http://www.equineinsurance.com/contact/> (the “Website”) and all services offered by us through the Website, including, without limitation, all mobile, tablet and other smart devices applications and application program interfaces and associated services (collectively, the “Service”).

1. OUR ROLE

Neuman Equine Insurance processes data on the Service as both a data processor and data controller. We refer to our employees, directors, officers, contractors, owners, parents, subsidiaries and agents as our “affiliates” throughout this Privacy Policy.

2. INFORMATION WE MAY COLLECT

We collect information from you to provide you with better service as discussed in more detail below.

2.1 Information You Give Us: When you decide to submit an application with us, we will ask for some of your personal information, such as your first and last name, company, job title, phone number, mailing address, and email address. In addition, if you decide to make payments through us, we will ask for certain financial information (like your bank account or credit card information).

2.2 Information We Collect from Your Use of Our Service:

- Log Data and Device Information. We may collect log data and device information when you access and use our Service. That information includes, among other things: details about how you’ve used our Service (including if you clicked on links to third party applications), IP address, access dates and times, hardware and software information, device information, device event information, unique identifiers, crash data, cookie data, and the pages you’ve viewed or engaged with before or after using our Service.
- Location Information. We may collect and process information about your actual location. We use various technologies to determine IP address, GPS, and other sensors that may, for example, provide us with information on nearby devices, Wi-Fi access points and cell towers.
- Device Information. If you use the Service on a mobile device or through a mobile application or sign up for SMS notifications or push notifications (where available), we may obtain information specific to mobile activity through use of our Service, such as, for example, your precise or approximate location, your mobile device identifier and/or IP address, the name you have

associated with your device, device type, telephone number, country and geolocation. Most mobile devices allow you to control or disable location-based services and other information provided by your device.

- Cookies and Similar Technologies. Neuman Equine Insurance, its affiliates, service providers and/or advertisers may use “cookies” (text files placed by a Website’s server on a visitor computer hard drive) and other similar technologies, such as “web beacons”, “pixel tags” and mobile identifiers. These technologies collect and store information when you interact with the Service and personalize the Service for you based on your preferences and selections. These technologies are also used to track visitor traffic patterns and other information for marketing and business purposes. You can set your web browser to disable or delete cookie data, but by doing so, you may be preventing yourself from taking advantage of the convenience this technology offers.
- Payment Transaction Information. We collect information related to your payment transactions through the Service, including the payment instrument used, date and time, payment amount, payment instrument expiration date and billing postcode, IBAN information, your address and other related transaction details. This information is necessary for the adequate performance of the contract between you and Newman Equine Insurance.
- Aggregate Information. We may also collect information that is not personally identifiable, such as history of pages viewed, advertising, and other analytic data.

2.3 Information We Collect from Third Parties: We may collect information, including personal information, from you if you access any aspect of our Service through a third party service. If you connect to our Service through a third party service, you allow us to access and import information from your profile from that third party service, which may affect the privacy settings you establish on the third party service. You can find out more about these privacy settings at the third party service. By using our Service through a third party service, you are authorizing us to collect, store and use any information that third party service provides to us through the third party service’s interface with Neuman Equine Insurance. You agree to this when you “accept” or “allow” one of our applications on the social networking site. We do not control, supervise or respond in regards to how the third parties providing your information process your personal data, and any information request regarding the disclosure of your personal information to us should be directed to such third parties.

2.4 Other Information. To the extent permitted by applicable law, we may receive additional information about you, such as demographic data or fraud detection information, from third party service providers and/or partners, and combine it with information we have about you. For example, we may receive fraud warnings from service providers like identity verification services for our fraud prevention and risk assessment efforts. We may receive information about you and your activities on and off the Service through partnerships, or about your experiences and interactions from our partner ad networks.

For more information about how to access, manage or delete your personal information, visit the Your Rights Section of this Privacy Policy.

3. HOW WE USE INFORMATION WE COLLECT

We use, store, and process information, including personal information, about you to provide, understand, improve, and develop the Service, to create and maintain a trusted and safer environment and to comply

with our legal obligations as discussed in more detail below. We, our affiliates and third party service providers may use, store, and process information collected as follows:

3.1 Provide, Improve and Develop Our Service:

- Enable you to access the Service.
- Enhance or personalize your visitor or customer experience.
- Provide information or services you have requested.
- Provide customer service.
- Process and maintain your email registrations.
- Send you service or support messages, updates, security alerts, and other notifications.
- Study the use and popularity of our Service.
- Diagnose problems with our server and to administer our Service.

We process this information given our legitimate interest in improving our Service and our customers' experience with it, and where it is necessary for the adequate performance of the contract with you.

3.2 Create and Maintain a Trusted and Safer Environment:

- Detect and prevent fraud, spam, abuse, security incidents, and other harmful activity.
- Conduct security investigations and risk assessments.
- Verify or authenticate information or identifications provided by you.
- Comply with our legal obligations.
- Resolve any disputes with any of our customers and enforce our agreements with third parties.
- Enforce our Terms of Service and other policies.

We process this information given our legitimate interest in protecting our Service, to measure the adequate performance of our contract with you, and to comply with applicable laws.

3.3 Provide, Personalize, Measure, and Improve our Advertising and Marketing:

- Personalize, measure, and improve our advertising.

We process your personal information for the purposes listed in this section given our legitimate interest in undertaking marketing activities to offer you products or services that may be of your interest.

You may review and change or delete your information with us at any time by contacting us at privacy@neumanequine.com. You can also unsubscribe and cease receiving email communications from us at any time. To opt-out from having any provided information used for email communications from us, please click on the opt-out (unsubscribe) link in any message you receive from us. This will allow you to unsubscribe or update your message preferences. Alternately, you may contact us at privacy@neumanequine.com.

4. HOW WE SHARE INFORMATION WE COLLECT

4.1 Consent: Where you have provided express consent, we share your information, including personal information, as described at the time of consent, such as when you register to receive email communications from us.

4.2 Agents: We employ other businesses and individuals to perform functions on our behalf, including but not limited to underwriters. Examples may include site analysis, analyzing data, providing marketing assistance, processing insurance applications and providing customer service. Such parties may have access to personally identifiable information needed to perform their functions.

4.3 Aggregate Information: We may share aggregate information, such as site usage statistics, with advertisers, sponsors or other organizations. When this type of information is shared, the other parties do not have access to your personally identifiable information.

4.4 Information You Make Public. The Service, including mobile applications and pages we make available through social networking sites may have features that allow you to post information that can be viewed by other visitors, such as commenting, chat rooms, forums and message boards. You are not required to provide any personal information when using these features but you may choose to do so. If you post personal information online, it will be publicly available and you may receive unsolicited messages from other parties. In addition, when you post a comment to a mobile application, the user name with which you registered for the Service and your current location may be made publicly available on the Service and through the mobile application. We cannot ensure the security of any information you choose to make public using these features, and it may remain available indefinitely. Also, we cannot ensure that parties who have access to such publicly available information will respect your privacy. **Please exercise caution when deciding to disclose personal information in these areas.**

4.5 Affiliates: We may share your information (including without limitation personally identifiable information) with our affiliates that are related by common ownership or control.

4.6 Transfers: In the event that our assets are sold or transferred to another party, or another transaction occurs in which your personally identifiable information is one of the assets transferred, all information that has been collected and saved may be one of the assets we transfer. We will post a notice on the Service in the event of such a transfer.

4.7 Legal Process and Compliance with Laws and Policies: We or others may disclose your personal information and any other information collected by the Service to law enforcement agencies and other third parties without notice to you in order to comply with applicable law, to investigate suspected fraud, harassment or other violations of applicable law or of our Service policies, to protect our or third parties' rights, or to protect the rights of other visitors or customers.

5. YOUR RIGHTS

You may exercise any of the rights described in this section by sending an email to privacy@neumanequine.com. Please note that we may ask you to verify your identity before taking further action on your request.

5.1 Managing Your Information: You may access and update your personal information by sending an email to privacy@neumanequine.com.

5.2 Rectification of Inaccurate or Incomplete Information: You have the right to ask us to correct inaccurate or incomplete personal information concerning you.

5.3 Data Access and Portability: In some jurisdictions, applicable law may entitle you to request copies of your personal information held by us. You may also be entitled to request copies of personal information that you have provided to us in a structured, commonly used, and machine-readable

format and/or request us to transmit this information to another service provider (where technically feasible).

5.4 Data Retention and Erasure: We generally retain your personal information for only as long as is necessary for the performance of the contract between you and us and to comply with our legal obligations. If you no longer want us to use your information to provide the Service to you, you can request that we erase your personal information by following the instructions in the Contact Us section below. Please note that if you request the erasure of your personal information:

- We may retain some of your personal information as necessary for our legitimate business interests, such as fraud detection and prevention and enhancing safety.
- We may retain and use your personal information to the extent necessary to comply with our legal obligations, such as for tax, legal reporting and auditing obligations.
- Because we maintain the Service to protect from accidental or malicious loss and destruction, residual copies of your personal information may not be removed from our backup systems for a limited period of time.

5.5 Withdrawing Consent and Restriction of Processing: Where you have provided your consent to the processing of your personal information by Neuman Equine Insurance, you may withdraw your consent at any time by sending a communication to Neuman Equine Insurance specifying which consent you are withdrawing. Please note that the withdrawal of your consent does not affect the lawfulness of any processing activities based on such consent before its withdrawal.

5.6 Objection to Processing: In some jurisdictions, applicable law may entitle you to require Neuman Equine Insurance not to process your personal information for certain specific purposes (including profiling). If you object to such processing, Neuman Equine Insurance will no longer process your personal information for these purposes unless we can demonstrate compelling legitimate grounds for such processing or such processing is required for the establishment, exercise or defense of legal claims. Where your personal information is processed for direct marketing purposes, you may, at any time ask Neuman Equine Insurance to cease processing your data for these direct marketing purposes by sending a communication to Neuman Equine Insurance.

5.7 Lodging Complaints: You have the right to lodge complaints about the data processing activities carried out by Neuman Equine Insurance to the appropriate data protection authorities.

6. OTHER TERMS AND CONDITIONS

6.1 Security: We are continuously implementing and updating our administrative, technical and physical security measures to help protect your information against unauthorized access, loss, destruction, or alteration. We incorporate reasonable safeguards to protect the security, integrity, completeness, accuracy and privacy of the personal information that we may collect, including firewalls and data encryption, and information access controls.

6.2 Linking to Third Party Accounts: You should be aware that when you use the Service, you could be directed to other websites beyond our control. This includes links from advertisers, sponsors and marketing partners, and these third parties may use our logos as part of a sponsorship agreement. These other websites may send their own cookies to you, independently collect data or solicit personal information and may or may not have their own published privacy policies. If you visit a websites that is

linked to the Service, you should consult that website's privacy policy before providing any personal information. We do not have any control over third party websites and are not liable to you for any claims that may arise from your use of third party websites. We encourage you to review the privacy policies of the other websites you visit.

6.3 Our Policies Concerning Children: Our Service is not intended for children under the age of consent as defined by applicable law, and we encourage parents and guardians to be aware of and participate in their children's online activities. For example, we adhere to the Children's Online Privacy Protection Act, and we do not knowingly collect, use or disclose any personal information from children under the age of 13 in a manner that violates that law or any other applicable law. In the event that we learn that we have inadvertently gathered personal information from a child under the age of consent under applicable law, we will promptly take reasonable measures to erase such information from our records.

6.4 Your California Privacy Rights: California Civil Code Section 1798.83 permits customers of the Service who 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 privacy@neumanequine.com.

6.5 California & Vermont Residents: Neuman Equine Insurance will not share information it collects about you with its affiliates or third parties (both financial and non-financial), except as required or permitted by your state's law.

6.6 Changes to this Privacy Policy: Neuman Equine Insurance reserves the right to amend, modify or update this Privacy Policy at any time in accordance with this provision. If we make changes to this Privacy Policy, we will post the revised Privacy Policy on the Service and update the "Last Updated" date at the top of this Privacy Policy. We may also choose to provide you with notice of the modification by email before the date the revised Privacy Policy becomes effective. If you disagree with the revised Privacy Policy, you may cease your use of the Service. Otherwise, your continued access to or use of the Service will be subject to the revised Privacy Policy.

6.7 Anti-Spam: We know how important it is to keep your inbox as free of unwanted emails as possible and we will never send you spam emails.

6.8 Contact Us: If you have any questions about this Privacy Policy, please contact:

Neuman Equine Insurance
c/o Privacy Policy
3363 Tates Creek Rd.
Suite 204
Lexington, KY 40502
USA
Phone: 859-231-0213
Email: privacy@neumanequine.com

6.9 Terms: You acknowledge that our Terms of Service are incorporated herein by this reference and apply to this Privacy Policy, including, without limitation, all rules of conduct, disclaimer of warranty, limitations of liability, indemnification and dispute resolution provisions.