



## PRIVACY POLICY

This Privacy Policy covers the information practices of websites that link to this Privacy Policy (each referred to as a “Site”). The data controller of this website is XLT Management Services, Inc., whose office is located at 2050 Finley Road, Suite 80, Lombard, Illinois 60148 (“XLTMS”)

XLTMS believes strongly in protecting your privacy and the confidentiality of your Personal Information. We acknowledge that you may have privacy and security concerns with respect to the information we collect, use, and disclose to third parties for the purpose of allowing us to offer and provide our products and services to you. In order to comply with privacy legislation, we have developed this Privacy Policy. Personal information is any combination of information, in the possession of or likely to come into the possession of XLTMS, that can be used to identify, contact, or locate a discrete individual (“Personal Information”) and will be treated in accordance with this Privacy Policy. Any information which cannot be used to identify a discrete individual (such as aggregated statistical information) is not Personal Information.

### PURPOSE FOR COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

XLTMS collects, uses and discloses your Personal Information (including individuals associated with you, all of whom are referred to as “you” in this Privacy Policy) in its normal course of business for the following purposes:

- Establishing and maintaining communications with you;
- Where you have requested a product or service from XLTMS, assisting you in the completion of your application, the assessment of the suitability of any such requested product or service, or the processing and maintenance of the product or service;
- Responding to your inquiries about products, accounts and other services;
- Making proposals for future product needs;
- Allowing our affiliated companies to notify you of certain products or services offered by our affiliated companies;
- Processing transactions through service providers;
- Meeting legal, security, processing and regulatory requirements;
- Protecting against fraud, suspicious or other illegal activities; and
- Compiling statistics for analysis of our sites and our business.

### WHAT INFORMATION WE COLLECT

The information gathered by XLTMS from this Site falls into two categories: (1) information voluntarily supplied by visitors to our Site and (2) tracking information gathered as visitors navigate through our Site.

#### **Information voluntarily provided by you**

When using this Site, you may choose to provide us with information to help us serve your needs.

If you request further information about our services, we require you to submit your name, e-mail address, the name of your organization, and the country in which you are based so we may send you the material you have requested, and to enable us to identify if you are an existing client of XLTMS.

Any Personal Information that you send us will be used for the purpose indicated on the Site or in this Privacy Policy.



Following an inquiry into receiving products from us, if you decide to proceed, we will collect Personal Information necessary to proceed with the transaction, such as your name, address, post code, contact telephone number, e-mail address, billing address or payment details, as relevant to the product. We will use your Personal Information to administer your account, process requests etc. and generally manage your relationship with us.

### **Website Navigational Information**

As you navigate the Site, we may also collect information through the use of commonly-used information-gathering tools, such as cookies and web beacons (collectively “Website Navigational Information”). Website Navigational Information includes standard information from your web browser (such as browser type and browser language), your Internet Protocol (“IP”) address, and the actions you take on the Site (such as the web pages viewed, and the links clicked).

- **Cookies**

Like many companies, we may use cookies on this Site. Cookies are pieces of information shared between your web browser and a website. Use of cookies enables a faster and easier experience for the user. A cookie cannot read data off your computer's hard drive.

There are different kinds of cookies with different functions:

- (i) **Session cookies:** these are only stored on your computer during your web session. They are automatically deleted when the browser is closed. They usually store an anonymous session ID allowing you to browse a website without having to log in to each page. They do not collect any information from your computer.
- (ii) **Persistent cookies:** a persistent cookie is one stored as a file on your computer, and it remains there when you close your web browser. The cookie can be read by the website that created it when you visit that website again.
- (iii) **First-party cookies:** the function of this type of cookie is to retain your preferences for a particular website for the entity that owns that website. They are stored and sent between XLTMS’ servers and your computer’s hard drive. They are not used for anything other than for personalization as set by you. These cookies may be either Session or Persistent cookies.
- (iv) **Third-party cookies:** the function of this type of cookie is to retain your interaction with a particular website for an entity that does not own that website. They are stored and sent between the Third-party’s server and your computer’s hard drive. These cookies are usually Persistent cookies.

Except as described in this Privacy Policy, we do not use third-party cookies on our Sites, although we do use third party provided web beacons (please see the section on Web Beacons below).

This Site does use analytics tools, which may be provided by a third party. Analytics tools use cookies to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored on servers in the United States. We, and our service providers use this information for the purpose of evaluating your use of the website, compiling reports on website activity, and providing other services relating to website activity and internet usage for XLTMS and its affiliates. We may also transfer this information to third parties where required to do so by law, or where such third parties process the information on our behalf. You may refuse the use of cookies by selecting the appropriate settings on your browser, however, please note that if you do this you may not be able to use the full functionality of this website.



The major browsers have attempted to implement the draft “Do Not Track” (“DNT”) standard of the World Wide Web Consortium (“W3C”) in their latest releases. As this standard has not been finalized, XLTMS’ Sites are not compatible with DNT and so do not recognize DNT settings.

For information on all of these categories of cookies, and for more information generally on cookies please refer to [aboutcookies.org](http://aboutcookies.org).

We use cookies for the following purposes:

#### **Where strictly necessary**

These cookies are essential in order to enable you to move around the Site and use its features, such as accessing secure areas of the Site. Without these cookies, services you have asked for, such as obtaining a quote or logging into your account, cannot be provided. These cookies do not gather information about you that could be used for marketing or remembering where you have been on the internet.

#### **Performance**

These cookies collect information about how visitors use a Site, for instance which pages visitors go to most often, and if they get error messages from web pages. They also allow us to record and count the number of visitors to the Site, all of which enables us to see how visitors use the Site in order to improve the way that our Site works. These cookies do not collect information that identifies a person, as all information these cookies collect is anonymous and is used to improve how our Site works.

#### **Functionality**

These cookies allow our Site to remember choices you make (such as your user name, language or the region you are in) and provide enhanced features. For instance, a Site may be able to remember your log in details, so that you do not have to repeatedly sign in to your account when using a particular device to access our Site. These cookies can also be used to remember changes you have made to text size, font and other parts of web pages that you can customize. The information these cookies collect is usually anonymized.

Please consult your web browser's ‘Help’ documentation or visit [aboutcookies.org](http://aboutcookies.org) [hyperlink]. for more information about how to turn cookies on and off for your browser.

- **Web Beacons**

The Site may also use web beacons (including web beacons supplied or provided by third parties) alone or in conjunction with cookies to compile information about users’ usage of the Site and interaction with e-mails from XLTMS. Web beacons are clear electronic images that can recognize certain types of information on your computer, such as cookies, when you viewed a particular Site tied to the web beacon, and a description of a Site tied to the web beacon. We use web beacons to operate and improve the Sites and e-mail communications. We may use information from web beacons in combination with other data we have about our clients to provide you with information about XLTMS and our services. We will conduct this review on an anonymous basis.

- **IP Addresses**

When you visit our Sites, XLTMS collects your Internet Protocol (“IP”) addresses to track and aggregate non-Personal Information. For example, XLTMS uses IP addresses to monitor the regions from which users navigate the Sites. IP addresses will be stored in such a way so that you cannot be identified from the IP address.

#### **DISCLOSURE OF INFORMATION TO OTHERS**



We do not disclose any Personal Information about you to any third parties except as stated in this Privacy Policy, as otherwise permitted by law, or authorized by you.

### **Generally**

Third parties to whom we disclose information are required by law and contractual undertakings to keep your Personal Information confidential and secure, and to use and disclose it for purposes that a reasonable person would consider appropriate in the circumstances, in compliance with all applicable legislation, which purposes are as follows:

- To provide the products and services you have requested from us;
- To notify you or allow our affiliated companies to notify you of certain products or services offered by our affiliated companies;

If these third parties wish to use your Personal Information for any other purpose, they will have a legal obligation to notify you of this and, where required, to obtain your consent. Contact us at XLT Management Services, Inc. Attn: Legal Department, 2050 Finley Road, Suite 80, Lombard, Illinois 60148 for more information on these third parties.

### **Affiliate Sharing**

In the normal course of performing services for our clients, Personal Information may be shared within XLTMS and its affiliates for research and statistical purposes, system administration and crime prevention or detection. When you supply us with information containing third party Personal Information (names, addresses, or other information relating to living individuals), we will hold and use that Personal Information to perform general insurance and other services for you on the understanding that the individuals to whom the Personal Information relates have been informed of the reason(s) for obtaining the Personal Information, the fact that it may be disclosed to third parties such as XLTMS, and have consented to such disclosure and use.

### **Service Providers**

Because a number of the service providers we use are located in the United States, including certain XLTMS affiliates, your Personal Information may be processed and stored inside the United States, and the U.S. government, courts, or law enforcement or regulatory agencies may be able to obtain disclosure of your Personal Information under US laws.

XLTMS' service suppliers adhere to the same protections regarding the collection, use, and retention of data as we do.

### **Business Transactions**

As we continue to develop our business, we might sell or buy assets. In such transactions, user information, including Personal Information, generally is one of the transferred business assets. Also, if either XLTMS itself or substantially all of XLTMS assets were acquired, your Personal Information may be one of the transferred assets. Therefore, we may disclose and/or transfer your Personal Information to a third party purchaser in these circumstances

### **Other Legally Required Disclosures**

XLTMS preserves the right to disclose without your prior permission any Personal Information about you or your use of this Site if XLTMS has a good faith belief that such action is necessary to: (a) protect and defend the rights, property or safety of XLTMS, employees, other users of this Site, or the public; (b) enforce the terms and conditions that apply to use of this Site; (c) as required by a legally valid request from a competent governmental authority; or (d) respond to claims that any content violates the rights of third-parties. We may also disclose Personal Information as we deem necessary to satisfy any applicable law, regulation, legal process or governmental request



In this Privacy Policy, the purposes identified above and in “Collection, Use and Disclosure of Personal Information” will be referred to as the “Identified Purposes.”

#### CALIFORNIA’S “SHINE THE LIGHT” LAW

California Civil Code Section 1798.83 requires any operator of a website to permit its California-resident customers to request and obtain from the operator a list of what personal information the operator disclosed to third parties for direct marketing purposes, for the preceding calendar year; and the addresses and names of such third parties. XLTMS does not share any personal information collected from this site with third parties for their direct marketing purposes.

#### CONSENT

Your knowledge of and consent to XLTMS’ collection, use and disclosure of your Personal Information is important. We rely on the following actions by you as indications of your consent to our existing and future Personal Information practices:

- Your voluntary provision of Personal Information to us directly;
- Your express consent or acknowledgement contained within a written, verbal or electronic application or claims process; and
- Your verbal consent solicited by XLTMS (or our agent) for a specified purpose.

Where XLTMS relies on consent for the fair and lawful processing of Personal Information, the opportunity to consent will be provided when the Personal Information in question is collected. Your consent may be given through your authorized representative such as a legal guardian, agent or holder of a power of attorney.

XLTMS maintains servers and other storage facilities in the United States. As a consequence of your use of the site, your Personal Information is stored in the United States. By using the Site, you hereby affirmatively consent to the processing of your Personal Information in a country which may not have the same level of privacy protection as your country of residence. Should you withdraw this consent, you agree that you will not use or visit the Site subsequent to your withdrawal of such consent.

Subject to certain legal or contractual restrictions and reasonable notice, you may withdraw this consent at any time. XLTMS will inform you of the consequences of withdrawing your consent. **In some cases, refusing to provide certain Personal Information or withdrawing consent for XLTMS to collect, use or disclose your Personal Information could mean that we cannot provide the requested services or information for you.**

**If you wish to withdraw your consent please refer to the Questions or to Withdraw Consent section below.**

**However**, there are a number of instances where XLTMS does not require your consent to engage in the processing or disclosure of Personal Information. XLTMS may not solicit your consent for the processing or transfer of Personal information for those purposes which have a statutory basis, such as:

- The transfer or processing is necessary for the performance of a contract between you and XLTMS (or one of its affiliates);
- The transfer or processing is necessary for the performance of a contract, concluded in your interest, between XLTMS (or one of its affiliates) and a third party;
- The transfer or processing is necessary, or legally required, on important public interest grounds, for the establishment, exercise, or defense of legal claims, or to protect your vital interests; or
- The transfer or processing is required by applicable law.



## LIMITING COLLECTION AND RETENTION OF PERSONAL INFORMATION

XLTMS will collect, use, or disclose Personal Information that is necessary for the Identified Purposes or as permitted by law. If we require Personal Information for any other purpose, you will be notified of the new purpose, and subject to your consent (where appropriate), that new purpose will become an Identified Purpose.

XLTMS will collect Personal Information by fair and lawful means. We will normally retain Personal Information as long as necessary for the fulfillment of the Identified Purposes. However, some Personal Information may be retained for longer periods as required by law, contract, or auditing requirements.

## SAFEGUARDS

We have in place physical, electronic and procedural safeguards appropriate to the sensitivity of the information we maintain. Safeguards will vary depending on the sensitivity, format, location, amount, distribution and storage of the Personal Information. They include physical, technical, and managerial measures to keep Personal Information protected from unauthorized access. Among such safeguards are the encryption of communications via SSL, encryption of information while it is in storage, firewalls, access controls, separation of duties, and similar security protocols. However, due to the nature of the Internet and related technology, we cannot absolutely guarantee the security of Personal Information, and XLTMS expressly disclaims any such obligation.

## EXTERNAL LINKS

XLTMS Sites may include links to other websites whose privacy policies we do not control. Once you leave our servers (you can tell where you are by checking the URL in the location bar on your web browser), use of any Personal Information you provide is governed by the privacy policy of the operator of the website you are visiting. That policy may differ from ours. If you can't find the privacy policy of any of these websites via a link from the website's homepage, you should contact the website directly for more information.

## ACCURACY, ACCOUNTABILITY, OPENNESS AND CUSTOMER ACCESS

Our knowing about changes to some of your Personal Information (e.g. email address) may be key to effectively communicating with you at your request. If any of your details change you can update us by contacting us at XLT Management Services, Inc. Attn: Legal Department, 2050 Finley Road, Suite 80, Lombard, Illinois 60148. **Please keep us informed of changes to your Personal Information.**

You have the right to access your Personal Information and request rectification of any Personal Information in the file that may be obsolete, incomplete or incorrect. However, to secure your Personal Information, XLTMS does not provide online access to its customers to view or amend Personal Information in its database.

## QUESTIONS OR TO WITHDRAW CONSENT

You may exercise your right to withdraw your consent to applicable uses or disclosures of your Personal Information (which may limit or terminate the products and services that XLTMS provides to you) by contacting us at XLT Management Services, Inc. Attn: Legal Department, 2050 Finley Road, Suite 80, Lombard, Illinois 60148.

## CHANGES TO THIS PRIVACY POLICY

If there is any material change to your rights under this Privacy Policy, XLTMS will provide you with notice of such change 30 days prior to the changes going into effect. As part of this notice, XLTMS may post a notice of the change on the site in a clear and conspicuous manner for the 30 day notice period. XLTMS may also communicate the change via email or postal mail if this is the way that XLTMS normally corresponds with you. Please note that your continued use of the Site or Services once this 30 day period are over indicates your agreement to the changes which were the subject of the notice.