



PRIVACY POLICY

arcinarisk.com

Effective January 2021

Arcina Risk Group LLC ("Arcina") is committed to promoting and protecting the privacy rights individuals in accordance with state and federal laws.

It is the policy of Arcina to limit the collection and safeguard the privacy of personal information collected or maintained by Arcina. Arcina's information management practices conform to applicable laws pertaining to information privacy.

INFORMATION COLLECTED AND TRACKED

Arcina follows these principles in collecting and managing personal information:

- We collect personal information on individuals only as allowed by law. We limit the collection of personal information to what is relevant and necessary to accomplish a lawful purpose of Arcina. For example, we may need to know someone's address, email and telephone number, among other things, to properly identify the party as a client's vendor or other relationship we have been contracted to manage.

Personal information, as defined in California's Information Practices Act, is information that identifies or describes an individual including, but not limited to, name, Social Security number, physical description, home address, home telephone number, education, financial matters, and medical or employment history.

- We do not collect home, business or e-mail addresses, or account information from persons who simply browse our Internet website. Arcina collects personal information about individuals through our website only if an individual provides such information to Arcina voluntarily through forms or surveys. The information that Arcina automatically collects includes the domain name or Internet Protocol address that relates to the machine used to access Arcina's website, the type of browser and operating system used, the date and time when the website is visited, web pages displayed, and any forms that are uploaded.
- Arcina uses Google Analytics to help understand how visitors interact with our website so that the site can be improved. You can read Google's security and privacy policies for Google Analytics. You can choose not to have your data used by Google Analytics by downloading their opt-out browser add-on.
- Arcina uses myCOI, a third-party software, to operate our Certificate of Insurance ("COI") compliance review program. Through contract with our clients, we facilitate submission and review of certificate of insurance from their vendors and utilize propriety software and knowledge to review the submission against the client's insurance requirements. Any and all information collected is done to facilitate the contractual obligations imposed on the vendor through their relationship with the client. If a vendor chooses to opt out of this program, arrangements would be individually made with the client to address their concerns and attempt to remedy the issue. Please email COI@arcinarisk.com and include "Opt-Out" and the name of the party you are asking to submit a COI on behalf of in the subject line of the email.

- We may use session cookies in some areas of this website to improve the overall usability of the site. Cookies are small text files placed on your computer, often without your knowledge, while visiting certain sites on the Internet used to identify your computer. For example, cookies are used by some sites to greet you personally, to post a list of your favorite books to purchase, to remember what you had in your shopping basket the last time you visited.

On this website, a temporary cookie may be placed on your computer for applications such as online forms which can be sent electronically. The session cookies are used to facilitate the interaction between you and the fields in the form. The cookies are not used to collect or store information about you and do not track you if you return to our website. The cookie is temporary and will be deleted when you exit your browser. You can prevent cookies from being placed on your computer by accessing your browser's preferences menu and deleting existing cookies. There also are commercial programs available to help you manage cookies. Before taking such steps, you should be aware that some websites may not work properly if you choose to block the placement of cookies on your computer. You will need to decide whether enabling cookies outweigh privacy concerns.

CORRECTIONS TO PERSONAL IDENTIFIABLE INFORMATION

A consumer whose personally identifiable information is collected as stated above may request a review of and changes to that information by contacting us at questions@arcinarisk.com.

STORAGE AND USE OF INFORMATION

Arcina uses security measures to protect against the loss, misuse, and alteration of the User Content under our control. We take reasonable precautions to protect the personal information collected or maintained by Arcina against loss, unauthorized access, and illegal use or disclosure. Arcina uses encryption software to protect the security of individuals' personal information during transmission of such information through Arcina's website. Such personal information is stored by Arcina in secure locations. Arcina's staff is trained on procedures for the management of personal information, including limitations on the release of information. Access to personal information is limited to those members of Arcina's staff whose work requires such access. Confidential information is destroyed according to Arcina's records retention schedule. Arcina conducts periodic reviews to ensure that proper information management policies and procedures are understood and followed.

We strive in each instance to tell people who provide personal information to Arcina the purpose for which the information is collected. At the time of collection, we also strive to tell persons who are asked to provide personal information about the general uses that we will make of that information.

We only use or disclose personal information for the specified purposes, or purposes consistent with those purposes, unless we get the consent of the subject of the information, or unless required by law or regulation.

Notwithstanding the foregoing, we may share User Content with third parties in the following circumstances:

Service Providers: We may employ third party service providers to perform functions on our behalf. They may have access to personal information needed to perform their functions, but may not use it for other purposes.

Legal Obligations: From time to time, we may be required to share personal information in response to a valid court order, subpoena, government investigation, or as otherwise required by law. We also reserve the right to report to law enforcement agencies any activities that we, in good faith, believe to be unlawful.

Protection of Company and Others: We may release User Content when we believe release is appropriate to comply with the law or any rule, regulation, government or court order; enforce or apply our Terms of Use and other agreements; or protect the rights, property, or safety of Company, our affiliated companies, our users, or others. However, this does not include selling, sharing, or otherwise disclosing personally identifiable information from customers for commercial purposes in violation of the commitments set forth in this Privacy Policy.

Please note that our Privacy Policy reflects Arcina's current business practices and is subject to change. When such changes are made, our Privacy Policy will be updated. If you have questions or would like additional information regarding Arcina's Privacy Policy, you may email us at questions@arcinarisk.com.

For further information, please contact:

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