

# Privacy Policy

## **Preliminary Statement**

www.PolySystems.com (the "Website") is a service provided by PolySystems, Inc. ("PSI") to provide information about PSI and its actuarial software services. For our service to be effective, we may collect certain information from our users. If you do not agree with any of the terms or practices described in this Privacy Policy, please do not use our Website. This does not apply to any other PSI Website, including our secure Client Support website.

## **What does our privacy policy cover?**

This policy covers our Website's treatment of our users' Personally Identifiable Information (as defined below) that we collect when our users utilize our Website. This policy does not apply to the practices of any business or organization that PSI does not control or own, persons that PSI does not employ or manage, or third-party websites that PSI does not own, control, or manage.

This Policy applies only to information collected through this Website and not to information collected offline.

## **Why have a privacy policy?**

Our policy allows us to collect information from our users in a manner that will allow our users to retain control over their personal information, and maintain security for users. We use information provided to simplify access to our services, control access to the Website and to improve the Website. Use of the Website is voluntary. If you do not provide the Personally Identifiable Information requested or required, PSI may elect to terminate or withhold services available for use.

## **What type of information do we collect?**

There are two types of general information that are typically collected online: Anonymous Information and Personally Identifiable Information.

Anonymous Information is information that cannot be traced back to a specific person. While we may have a "hit counter" on a page on our site, that counter only tracks the number of hits, it does not collect any specific information about our visitors. This is Anonymous Information.

Personally Identifiable Information is information that tells us who our users are and includes our users' names, phone numbers, addresses, and similar information. This information is needed to allow us to personalize our users' interfaces with our Website including the areas of the service that they are permitted to access. When we request Personally Identifiable Information, we include a link to these privacy policies, and

inform our users what information is required and what information may be optional.

When you register for our Website service, you may be asked to enter certain Personally Identifiable Information. We may also obtain information from you when you contact us with a suggestion or complaint, or respond to a survey. This information continues to build your information profile.

### **Information Disclosure**

PSI will not provide your Personally Identifiable Information to anyone. However, PSI will send Personally Identifiable Information about our users to other companies or people when:

- We have the consent of our users to share the information.
- We need to share our users' information to provide a product or service that the user requested.
- We need to send the information to third parties that provide services on our behalf to provide our users with a product or service requested. The third parties do not have any right to use the Personally Identifiable Information we provide beyond what is necessary to assist us in fulfilling our users' requests unless the third party is specifically authorized to use the information by our users.
- We respond to subpoenas, court orders or legal process.
- We find that any actions on our site violate our terms of use or any of our usage guidelines for our services.
- We need to protect and defend our rights and property.

Please note we may not provide you with notice prior to disclosure in such cases.

### **Do we use cookies?**

Cookies are pieces of data stored on our users' hard drives that contain information about our users. Cookies are not linked to Personally Identifiable Information while users are on our site. Cookies allow our users to only log into the site once while remembering their usernames for future access. Cookies may be rejected by our users, but the rejection will result in more limited access to the services we provide since our services are personalized to our users. If you choose not to accept cookies, you may not be able to experience the full functionality of our Website.

### **Log Files**

We collect IP addresses from our users and visitors to track trends, administer the site, and collect broad Anonymous Information for demographic purposes. The IP addresses are not linked to Personally Identifiable Information of our users or visitors. We do not monitor the activities of our users within or without our Site.

## **Links**

PSI is not responsible for the accuracy, relevancy, availability, reliability, copyright compliance, legality or decency of the material contained in any third-party Websites linked to our Website. This Privacy Policy applies only to the information collected by PSI via our Website.

## **Announcements**

As we add new services to our Website service, we plan to inform all users of the additional services or features. We also plan to send announcements regarding updates to the service and information regarding maintenance.

## **Opting Out**

If a user who previously accepted our newsletter or promotional materials no longer wants to receive these messages, the user may opt out of receiving additional messages by replying to “unsubscribe” in the subject line of the email or by emailing PSI at [JSmith@PolySystems.com](mailto:JSmith@PolySystems.com).

If any user information is being shared with third parties or collected by third parties, we provide prior notice to our users, in order to allow our users to make an informed decision regarding allowing the information to be collected and proceeding with the third-party transaction or not.

## **Changes to our Privacy Policy**

We reserve the right to change our privacy policy. If at any time we decide to use Personally Identifiable Information in a manner different from that stated at the time the information was collected, we will notify users by email.

## **Security**

No data transmission over the Internet can be guaranteed to be 100% secure. Our Website incorporates reasonable safeguards to protect the security, integrity, and privacy of the Personally Identifiable Information we have collected. We have put in place reasonable precautions to protect Personally Identifiable Information from loss, misuse, and alteration. Please do not use email to communicate information to us that you consider confidential. While we strive to protect your Personally Identifiable Information, we cannot guaranty or warrant the security of any information you transmit to us or through the Website.

## **Comments or Concerns**

Any comments or concerns regarding PSI’s privacy policy should be directed to PSI in writing at our corporate office or to [JSmith@PolySystems.com](mailto:JSmith@PolySystems.com). The Federal Trade

Commission also has a complaint hotline that can be reached by phone at (202) 382-4357 or online at [www.ftc.gov/ftc/complaint.html](http://www.ftc.gov/ftc/complaint.html).

### **Additional Questions**

Any additional questions regarding our privacy policy can be submitted to [JSmith@PolySystems.com](mailto:JSmith@PolySystems.com).