

## **PRIVACY POLICY**

EMBC and KeyArx respects your privacy and is committed to protecting the personal and practices information that you share with us. Generally, you may browse through our website without providing any information about yourself. When we require personal information to provide services or when you choose to provide us with your personal information, this policy describes how we collect and use your personal information.

### **DATA SECURITY**

Your EMBC/KeyArx account information is password-protected for your privacy and security. EMBC safeguards the security of the data you send us with physical, electronic, and managerial procedures. In certain areas of our websites, EMBC/KeyArx uses industry-standard SSL-Encryption to enhance the security of data transmissions. While we strive to protect your personal information, we cannot ensure the security of the information you transmit to us, and so we urge you to take every precaution to protect your personal data when you are on the Internet.

### **DATA COLLECTION**

Personal and Practice information means any information that may be used to identify an individual/practice, including, but not limited to, a first and last name, email address, a home, postal or other physical address, other contact information, title, birth date, gender, occupation, industry, personal interests, medical conditions or other information when needed to provide a service you requested.

When you browse our website, you do so anonymously, unless you have previously indicated that you wish EMBC/KeyArx to remember your login and password or you submit a registration form. We do not collect personal information for the purpose of reselling or distributing that information.

### **NOTIFICATION**

When personal information is collected, we will inform you at the point of collection the purpose for the collection. EMBC/KeyArx will not transfer your personal information to third parties without your consent.

We will always give you the opportunity to "opt out" of receiving direct marketing or market research information. This means we assume you have given us your consent to collect and use your information in accordance with this Policy unless you take affirmative action to indicate that you do not consent, for instance by clicking or checking the appropriate option or box at the point of collection. In some cases, when applicable, we will provide you with the opportunity to "opt in." This means we will require your affirmative action to indicate your consent before we use your information for purposes other than the purpose for which it was submitted.

### **DATA SHARING AND DISCLOSURE**

Your personal information is never shared outside EMBC/KeyArx without your permission, except under conditions explained below. Inside EMBC/KeyArx, data is stored in controlled servers with limited access. Your information may be stored and processed in the United States or any other country where EMBC, its subsidiaries, affiliates or agents are located.

EMBC /KeyArx may send your personal information to other insurance carriers, service companies (ie. payroll, ben admin, qualified plan) or people under any of the following circumstances: when we have

your consent to share the information; we need to share your information to provide the product or service you have requested; we need to send the information to companies who work on behalf of EMBC/KeyArx to provide a product or service to you (we will only provide those companies the information they need to deliver the service, and they are prohibited from using that information for any other purpose); or we want to keep you up to date on the latest product announcements, software updates, special offers or other information we think you'd like to hear about either from us or from our business partners.

## COOKIES AND TRACKING TECHNOLOGY

A cookie is a small data file that certain web sites write to your hard drive when you visit them. A cookie file can contain information such as a user ID that the site uses to track the pages you've visited, but the only personal information a cookie can contain is information you supply yourself. A cookie can't read data off your hard disk or read cookie files created by other sites. Some parts of EMBC/KeyArx website use cookies to understand user traffic patterns. We do this in order to determine the usefulness of our website information to our users and to see how effective our navigational structure is in helping users reach that information.

If you prefer not to receive cookies while browsing our website, you can set your browser to warn you before accepting cookies and refuse the cookie when your browser alerts you to its presence. You can also refuse all cookies by turning them off in your browser, although you may not be able to take full advantage of EMBC/KeyArx's website if you do so. You do not need to have cookies turned on to use/navigate through many parts of our website, except access to certain of EMBC/KeyArx's web pages require a login and password.

## TERMS AND CONDITIONS

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