



PRIVACY Policy

Revised December 2016

Privacy

TRICOR, Inc., dba TRICOR Insurance, ("TRICOR") and its Affiliates are dedicated to providing superior customer satisfaction and are committed to protecting customer privacy. TRICOR takes this responsibility seriously as a key component to earning and maintaining our customers' trust.

Scope

This Privacy Policy applies to TRICOR and any Third Party with whom we share or collect Confidential Personal Information. "Third Party" refers to agents, vendors, suppliers, subcontractors, and independent contractors. By submitting information to us or accessing our Web sites, you agree to our collection and use of your information as described in this Privacy Policy as may be amended from time to time.

Collection of your Confidential Personal Information

Confidential Personal Information is information that relates to you and identifies or can be used to identify you. This information includes your name, billing address, social security number, driver's license number, credit card number, bank account number, email address, and credit information. TRICOR may collect Confidential Personal Information for those purposes specified in this Privacy Policy, and as otherwise permitted by law.

We may collect Confidential Personal Information through our Web site (including without limitation through online forms or submission applications), a business office, over the phone, or online. You may choose to provide this information to us through a number of interactions such as by:

- Ordering a product or service from us
- Sending us an email
- Registering to receive information about our products or services
- Applying for a job or other application; or
- Entering a contest.

We may also collect this information about you from trusted agents who are authorized to sell our products and services, or from employees of our Affiliates. Affiliates refers to any entity

controlled, controlled by, or under common control with TRICOR. For training or quality assurance, we may also monitor or record our calls with you.

As part of network operations and when you visit a TRICOR Web site, we may automatically collect certain information such as your domain type, your IP address, and click stream information to gauge the effectiveness of our Web sites, improve our online operations, enhance your online experience with customized content, and focus our marketing efforts to better meet the needs of our customers. We also may collect Confidential Personal Information if you order a product or service through one of our Web sites the same as we would if you called us on the phone to place an order.

We may store small data files known as cookies, or other similar technologies, on your computer or mobile browser when you visit one of our Web sites. Cookies allow TRICOR to personalize your service by collecting and storing information that will identify you when you visit a Web site. Cookies also allow us to collect 'Web site usage' information when you visit our Web sites, including IP address, Web browser and operating system types, Web pages visited on our Web sites, time spent on our Web pages, and return visits to our Web sites. We may combine the Web site usage information with your Confidential Personal Information in order to provide a more customized online experience to you and to provide advertising about goods and services that may be of particular interest to you. We may ask Third Parties to place advertisements about our products and services on sites that are not operated by TRICOR. These Third Parties may use technologies such as cookies, web beacons, and similar technologies to collect, store and read information on your computer or mobile browser when you visit one of their websites. TRICOR may track user click stream information when you view our advertising on these websites.

You may be able to disable cookies on your computer; however if you do so, you may limit your experience on that Web site, including finding pricing and availability of products and services in your area from our Web site. You can set your browser to delete cookies or to tell you before you accept one. Look in your browser's Options or Preferences menu.

TRICOR is not responsible for the practices, including the use of cookies, employed by Web sites linked to or from our Web site or for the content contained therein. The Web sites and services you are able to access on the Internet are outside the control and limits of this privacy policy.

Use of your Confidential Personal Information

We may use your Confidential Personal Information to provide you with and manage the services you request (such as providing information to insurers for underwriting purposes), communicate with you to maintain good customer relations or to suggest new products and services that may be of interest to you, personalize the content we deliver, conduct industry or consumer surveys, manage, improve and troubleshoot our network and services, enforce any contract with you, or for any purpose otherwise permitted or required by law.

In order to determine your credit worthiness, we may use some of your Confidential Personal Information to request a credit report from a credit-reporting agency.

TRICOR uses the information collected on its Web sites to provide you with the information you requested. When you use our Web sites to order products or services, or to request information about them, we may use the information we have about you as we would use the same information obtained offline - for example, to evaluate your service needs and contact you regarding additional services you may find useful. You may also submit applications for employment online, and if so we will use the information you provide to consider you for employment.

There may be instances when TRICOR may access or disclose Confidential Personal Information without notice or your consent in order to: (i) protect or defend the legal rights or property of TRICOR, our Affiliates or our/their employees, agents and contractors (including enforcement of our agreements); (ii) protect the safety and security of customers or members of the public including acting in urgent circumstances; (iii) protect against fraud or for risk management purposes; or (iv) comply with the law or legal process such as a subpoena.

TRICOR may share or sell information we have collected about you, that has been anonymized or aggregated in a manner that renders it unidentifiable with you, to Third Parties for marketing, research and other purposes.

If we obtain Confidential Personal Information from a Third Party, our use of that information is also governed by this Privacy Policy.

Collection and Use of Children's Confidential Personal Information

TRICOR's Web sites and services are intended for general audiences, including adults seeking insurance. In order to respect the privacy of children online, TRICOR does not knowingly collect, maintain or process Confidential Personal Information submitted by children under the age of 13.

Sharing of your Confidential Personal Information

TRICOR may share Confidential Personal Information for purposes permitted by law without your consent such as to help initiate (including providing information to Affiliates or Third Parties for underwriting purposes), render, bill, and collect for its products and services. Confidential Personal Information, including health information and personally-identifying information, is required to be shared with third-party providers (such as insurance companies) in order to provide our services and obtain insurance products for you.

Your Confidential Personal Information may be shared with Affiliates and Third Parties for the purposes of marketing products and services. Depending on the circumstance, notice (such as provided in the preceding sentence) and opt-out may be a permissible means of obtaining your consent to such sharing.

Affiliates and Third Parties are permitted to obtain only the Confidential Personal Information they need and are prohibited from using it for any purpose other than those permitted by law or with your consent. Except as provided in this policy, TRICOR does not sell your Confidential Personal Information to Third Parties for any purpose other than to enforce our rights under any agreements with you or as expressly stated in this Privacy Policy. For example, we may sell past-due accounts receivable in an effort to collect for unpaid services. In addition, if TRICOR sells all or part of its business or makes a sale or transfer of all or a material part of its assets or is otherwise involved in a merger or transfer of all or a material part of its business, TRICOR may transfer your Confidential Personal Information to the party or parties involved in the transaction as part of that transaction.

Accessing your Confidential Personal Information

TRICOR takes reasonable measures to assure that the Confidential Personal Information we use about you is accurate, complete, and up-to-date. We make good faith efforts to provide you with access to your Confidential Personal Information either to correct this data if it is inaccurate or to delete such data at your request if it is not otherwise required to be retained by law or for legitimate business purposes.

Customers who wish to review and/or edit their Confidential Personal Information may do so by contacting us at the number provided on their billing statement.

We may decline to process requests for information that are unreasonably repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others, or would

be extremely impractical (for instance, requests concerning information residing on backup tapes), or for which access is not otherwise required. In any case where we provide information access and correction, we perform this service free of charge, except if doing so would require a disproportionate effort.

Security of your Confidential Personal Information

TRICOR takes reasonable security safeguards to protect against such risks as loss or unauthorized access, destruction, use, modification, or disclosure of Confidential Personal Information.

We generally restrict access to Confidential Personal Information to TRICOR employees, employees of our Affiliates, and authorized Third Parties who need to know that information in order to operate, develop or improve our services. These individuals are bound by confidentiality obligations and may be subject to discipline, including termination and criminal prosecution, if they fail to meet these obligations.

Enforcement of this Privacy Policy

Our employees, agents, and Affiliates are required to adhere to this Privacy Policy, and TRICOR's policies which support our commitment to protecting customer privacy. Failure to comply with this Privacy Policy or TRICOR's policies may result in disciplinary action up to and including termination of employment.

Changes to this Privacy Policy

We will occasionally update this Privacy Policy to reflect changes in our services and customer feedback. We encourage you to periodically review this Privacy Policy to be kept informed about TRICOR's privacy practices.

Contacting Us

TRICOR welcomes your comments regarding this Privacy Policy. If you have questions about this Privacy Policy or believe that we have not adhered to it, please contact us by writing to us at the following address:

TRICOR
308 West Cherry Street
Lancaster, WI. 53813