

PRIVACY POLICY

Updated 09/01/18

Introduction

JM Facets, LLC and its affiliated companies ("JMF," "we," "our" or "us") respect the privacy of our customers and others who interact with us through our website or otherwise ("you" or "your"). We are committed to protecting the privacy of information you entrust to us, and this policy describes how we do that. This policy describes the personal information that we collect from you and how that information may be used or disclosed by us. Please read this Privacy Policy carefully.

Changes to our Privacy Policy

We may make changes to this Privacy Policy from time to time. The date this Privacy Policy was last updated is identified at the top of the page.

Information that You Give Us

We receive and store any information you provide to us. You may provide us information when you access, register or use our services, send us a claim form, enter a contest or promotion sponsored by us, visit our booth at trade shows and other events, participate in our sponsored webcasts, or communicate with us.

Information Collected Automatically

As you use our services, we may use automatic data collection technologies to collect certain information about your device or computer, browsing actions, and patterns, including:

- Shipment data, including, addresses, values, packaging type/dimensions, weight, carrier, service type, delivery confirmation, login history and email address.
- Information about your computer or device and internet connection, including your IP address, operating system, and browser type; and
- Details of your visits to our website, including traffic data, location data, logs, and other communication data; the resources that you access and use on the website; and information about what site you came from.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking).

The information we collect automatically may include personal information, or we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our services and to deliver better and more personalized services, including by enabling us to:

- Estimate our audience and usage patterns;
- Store information about your preferences, allowing us to customize our services according to your individual interests;
- Speed up your searches; or
- Recognize you when you return to our services.

The technologies we use for the automatic data collection may include:

Website-specific information

- IP Addresses. If you submit an electronic application for insurance with us, for verification means we will gather your IP address, along with the time and date when the application is submitted. This information is linked to the personal information you provide as part of the application process.

PRIVACY POLICY

- Web Beacons. Our website pages may contain electronic images known as web beacons (also called single-pixel gifs) that permit us to count users who have visited those pages and for other website statistics (for example, recording the popularity of certain website content and verifying system and server integrity). Web beacons are not used to access personal information and are only used to compile aggregated statistics concerning use of the website.
- Cookies. When you use a web browser to access our website, small text files called cookies are created to track your site use, including where you left off, login information, personal preferences, and other customized functions. Session cookies are temporarily created while you view our site and are deleted when you leave. Persistent cookies remain in your browser's subfolder and are activated each time you return to the website during the lifetime of the cookie. Our website uses these cookies for the following reasons:
 - Administer and allow personalization of the website
 - Quote and administer a policy or other requests
 - Obtain website analytics
 - Retarget or advertise to you on third-party sites

Your web browser can be set to notify you of a cookie and allow you to accept it. If you disable your browser from accepting cookies, this may limit your website experience.

Uses Made of Your Information

Generally, we use your personal information to provide you with the products and services that you request, offer you other products and services that we think might interest you, and improve your overall experience with us.

We may also use your personal information to:

- communicate with you about your account, business relationship, products, or services;
- provide information to you about changes to our products;
- let you know about new features, products, or services that may be available to you;
- underwrite or rate insurance policies;
- process, investigate, adjust, and administer your claims;
- manage, investigate, or resolve disputes or complaints;
- bill you, process payments, and collect on amounts that you may owe us;
- confirm your identity;
- determine your eligibility for products or services;
- personalize your experience with us;
- market other products and services to you, including those that we or our affiliates offer;
- market our products and services to those who have similar characteristics to you;
- improve our products, services, website, and operations;
- facilitate social media sharing and communications;
- conduct audits, data analysis and research;
- permit you to enter contests, sweepstakes, and similar promotions (which may have additional terms and conditions that describe other uses of your personal information);
- detect, investigate, and prevent activities that may be fraudulent, illegal, or in violation of our policies;
- comply with our internal policies and procedures, as well as the laws, rules, and regulations that apply to our business;
- respond to requests for information from governmental authorities;
- establish or defend our legal rights and responsibilities, or those of our affiliates, business partners, vendors, customers, or others; and
- perform other activities as permitted by applicable law.

PRIVACY POLICY

Disclosure of Your Information

We do not sell your personal information to third parties for any purpose. Access to all personal information is restricted to only those employees who need the information to perform their official duties. We may, however, disclose your personal information to the following third parties:

- Contractors and service providers we use to support our business and who are required to hold the information in confidence.
- Those we are required to share with under a court or administrative order or other legal process.

Aggregated or De-identified Data

We may aggregate or de-identify information collected in such a way that removes personally identifiable information. Our use and disclosure of aggregated or de-identified information is not subject to any restrictions under this Privacy Policy, and we may disclose it to others without limitation for any purpose.

Choices about How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. If you do not want to have your information used by us to promote our products or services, you can opt-out by contacting us. If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions, and we will honor that request.

Security of Your Information

We use physical, technical and administrative safeguards in protecting your personal information in compliance with state and federal law. Sensitive information that is transmitted to us online is encrypted while it is being transmitted.

Accessing and Correcting Your Information

This website is operated by JM Facets, LLC, a member of the Jewelers Mutual Group. You may provide feedback, comments, requests for technical support, other communications, and obtain other contact information by clicking on the About Us at the top of the home page.

Questions or Comments

To ask questions or comment about this Privacy Policy or our privacy practices, contact us at:

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Attn: Privacy Officer
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Neenah, WI 54956
Phone: 800-558-6411