

PRIVACY POLICY

Updated 02/10/20

Introduction

JM Facets, LLC, a member of the Jewelers Mutual Group ("JMF," "we," "our" or "us") respects the privacy of our customers and others who interact with us through our website or otherwise ("you" or "your"). This policy applies to a customer of JMF or a recipient of a package. 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. This policy does not apply to any subsidiary or affiliate of JMF that maintains its own privacy policy. 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. The information that you provide to us includes the following:

- Contact information including your name, postal address, email address and phone number.
- Shipment information, including, location data, delivery location, values, packaging type/dimensions, weight, carrier, service type, tracking number, delivery confirmation, login history, email address, payment information and customer information.

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:

- 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.

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

Website-specific information

- IP Addresses. If you use our services, for verification means we will gather your IP address. This information is linked to the personal information you provide as part of the registration process.
- 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. We do not provide your information to these sites to use for their own purposes, or for the benefit of any other party.

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;

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- 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.

Disclosure of Your Information

We do not sell your personal information to third parties for any purpose. We train our employees to safeguard your personal information and 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 bound by contractual obligations to hold the information in confidence and not use such information for any other purpose.
- Among our group of companies to offer you additional products and services.
- Those we are required to share with under a subpoena, search warrant, court or administrative order or other legal process.
- When we believe disclosure is necessary to prevent physical harm or financial loss or in connection with an investigation of suspected or actual illegal activity.
- We reserve the right to transfer your information we have about you in the event we sell or transfer all or a portion of our business or assets.

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.

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 related to our business.

Choices about Your Information

Based on the law applicable to the use of your personal information, you may be able to exercise a number of rights in relation to your personal information. We strive to provide you with choices regarding the personal information you provide to us, and will not discriminate against you for exercising these rights. However, please note that in many cases, your rights are not absolute, and we may not be required to comply with your request.

Right to opt out

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 unsubscribe within the email or contact us asking to be omitted from future email distributions, and we will honor that request.

Right to correction

We take reasonable steps to ensure that the information we hold about you is accurate and complete. However, if you believe that the personal information we hold about you is inaccurate or incomplete, you can request for it to be corrected or updated.

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Right to access

You are entitled to a copy of your personal information we hold about you and to learn details about how we use it. Your Information will usually be provided to you digitally.

Right to deletion

In certain circumstances, you have the right to ask us to delete your personal information. For example, where your personal information that we collected is no longer necessary for the original purpose or where your personal information has become obsolete. However, we will need to balance this against other factors. For example, we may not be able to comply with your request due to certain legal or regulatory obligations.

Right to restriction of processing

In certain circumstances, you are entitled to ask us to stop using your personal information. For example, where you think that your personal information we hold about you may be inaccurate or where you think that we no longer need to use your personal information. We can continue to use your personal information following a request for restriction where we have your consent; to establish, exercise or defend legal claims; or to protect the rights of another person.

Right to object

You have the right to object to processing based on our legitimate interests. Unless we have a compelling legitimate ground for processing, we will no longer process your personal information on that basis. Note, however, that we may not be able to provide certain services or benefits if we are unable to process your personal information for that purpose.

Rights relating to automated decision-making

You have the right not to be subjected to automated decision-making, including profiling. If you have been subject to an automated decision and do not agree with the outcome, you can contact us to review the decision.

Right to withdraw consent

We may ask for your consent to process your personal information in specific cases. You have the right to withdraw your consent at any time. We will stop the further processing as soon as possible after the withdrawal of your consent. However, this does not affect the lawfulness of the processing before consent was withdrawn.

You may request to exercise the foregoing rights by emailing us at privacy@jminsure.com or calling us at 877-266-5042. Only you, or someone legally authorized to act on your behalf, may make a request related to your personal information. You must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information. We can't respond to your request if we can't verify your identity or authority to make the request. We will use reasonable measures to verify the identity of the requestor before processing a request. We will respond to your request within 45 days. If we require more time (up to 45 days), we will notify you of the reason and the extension period in writing.

We will maintain an audit history of any requests related to your personal information to maintain a record of compliance with regulatory requirements.

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Contact Us

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:

Jewelers Mutual Group

Attn: Privacy Officer

24 Jewelers Park Drive

Neenah, WI 54956

Phone: 877-266-5042

Email: privacy@jminsure.com