

Privacy Policy.

To the extent Gramm-Leach-Bliley Act, 15 U.S.C. 6802 (the “GLB Act”) may apply to our services, this Privacy Policy shall serve as your initial “Privacy Notice” as defined under the GLB Act. This Privacy Policy sets out the privacy principles that we follow with respect to processing personal information in the course of providing our products and services. We will only collect, use and disclose personal information in a manner consistent with the laws of the countries in which we operate. By using this Program, you consent to the data practices described in this Privacy Policy.

1. INTRODUCTION

This Privacy Policy applies to all personal data provided to AMT Consumer Services, Inc., d/b/a AmTrust Solutions, (“AMT”) from subscribers applying to use our services.

2. WHAT INFORMATION DO WE COLLECT AND WHY?

We may collect personal information from which you can be identified, such as your name, date of birth, postal and e-mail address, phone number, national identifier or social security number (as applicable) and credit card details. We will use this data to access and monitor various data sets that you request us to monitor as part of your identity protection service and for the prevention and detection of fraud. When you close your account, we may continue to share information about you according to our legal and regulatory requirements.

We will use the information you provide us solely for the purpose of providing you with the products and services you have requested and for administering our relationship with you, internal business purposes, our product or service development and/or statistical analysis.

3. DO WE DISCLOSE OR SHARE YOUR INFORMATION?

We will share your personal information with third parties only in the ways that are described in this Privacy Policy. We do not sell your personal information to, or share such personal information with, third parties for their promotional use or for marketing purposes. In order for us to provide you with our identity protection service and for the prevention and detection of fraud, we will share your personal information with third parties who perform services on our behalf.

Depending on the service you have requested, we may share your name, e-mail address, national identifier or social security number (as applicable), income, account balances, payment history and credit history with credit bureaus. We will also share your billing information with a credit card processing company in order to bill you for goods and services. These companies are authorized to use your personal information only as necessary to provide these services to us. As may be required by law, we may also disclose your personal information, such as to comply with a subpoena, or similar legal process, when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request.



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In addition, in the event of a merger, acquisition, or any form of sale of some or all of our assets to a third party, we may also disclose your personal information to the third parties concerned or their professional advisors. In the event of such a transaction, the personal information held by AMT will be among the assets transferred to the buyer.

4. IS YOUR INFORMATION SECURE?

We have appropriate physical, technical and organizational measures in place to protect your data when held by AMT that comply with relevant legal and best practice requirements. When you enter sensitive information (such as a credit card or social security number) as part of the enrollment process, we encrypt the transmission of that information using secure socket layer technology (SSL). When you submit information to AMT through our web site, you should be aware that your information is transmitted across the Internet and that no method of transmission over the Internet is 100% secure. Although we take reasonable security measures to protect your information when we receive it, you also need to ensure you take appropriate steps to protect your information.

5. WILL WE SEND YOU OFFERS OF OTHER AMT PRODUCTS AND SERVICES?

Our range of identity protection products and services is constantly evolving to match the increasingly sophisticated market in which we operate. We will not send you details of other AMT products or services or those of any reputable third parties without your prior consent and you can change your mind at any time by contacting us. If you no longer wish to receive our promotional communications, you may opt-out of receiving them by following the instructions included in each communication or by e-mailing us at the e-mail address provided below or by contacting us through one of the methods listed below.

6. NOTICE, CHOICE AND DATA INTEGRITY - Relevance, Retention and Accuracy

a. At the time we collect your personal data we will state clearly the purposes for which your data will be required and any third parties to whom it may be disclosed. We will also provide options for you to receive details of products and services that may be of interest and benefit to you.

b. We will use the information you supply us with solely for the purpose of providing you with the services you have requested and for administering our relationship with you, internal business purposes and statistical analysis.

c. We will take reasonable steps to ensure that all personal information is relevant to its intended use, accurate, complete, and current.

d. We will use this data to access and monitor various data sets that you request us to monitor as part of your identity protection service and for the prevention and detection of fraud. When you close your account, we may continue to share information about you according to our legal and regulatory requirements.



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e. We will keep your personal information only as long as we need it for the purposes for which we collected it, or as required or permitted by law and our compliance and regulatory requirements.

7. ACCESS AND CORRECTION

a. If your personally identifiable information changes, or if you no longer desire our service, you may correct, update, amend, or deactivate it by making the change on our subscriber profile page or by contacting us through one of the methods listed below.

b. You may request a copy of the information we hold about you so you can correct or amend information that may be inaccurate or incomplete by writing to the contact listed below. In addition, we will ask you to provide sufficient evidence of your identity for your own protection so we can ensure that information is being released to the correct person. We will respond to your request to access within 30 days.

c. To request the deletion of your information, please contact us through one of the methods listed below. In some cases, our business requirements and legal obligations may prevent us from being able to delete your information. If we are unable to delete your information we will let you know if we are unable to do so and why.

8. DATA SHARING AND INTERNATIONAL TRANSFERS

a. Except as described in this Privacy Policy, we will not share your personal information with third parties without your consent.

b. If we transfer your personal information to another country, we will take appropriate measures to protect your privacy and the personal information we transfer.

9. ENFORCEMENT

We will verify adherence to this Privacy Policy via in-house and third party compliance audits. In addition, if necessary, we will cooperate with an independent third party as a means of providing you with a mechanism by which any complaints and disputes can be investigated and satisfactorily remedied.

10. DO WE USE COOKIES?

When you visit our web site, we assign your computer one or more “cookies.” A cookie is a small text file that contains information that can later be read by us to facilitate your access to our web site and personalize your online experience.

We use both session ID cookies and persistent cookies. Specifically, we use session-based cookies in order to store language and other country specific preferences such as support contact information. AMT may also utilize cookies in order to track internal metrics of site usage. At no time will this information be provided or sold to any third party affiliates or marketing companies. A session ID cookie



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expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. Persistent cookies also enable us to track and target the interests of our users to enhance the experience on our site. You can remove persistent cookies by following directions provided in your Internet browser's "help" file. The use of cookies by our partners and tracking utility service providers is not covered by our Privacy Policy. We do not have access or control over these cookies. Our partners and tracking utility service providers use persistent cookies to help us with site optimization. Overall, cookies help us provide subscribers with a better experience, by enabling us to monitor which pages you find useful and which you do not. A cookie does not give us access to your computer or any information about you, other than the data you choose to share with us. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. However, this may prevent you from taking full advantage of the website.

You can find out more about cookies by visiting <http://www.aboutcookies.org/default.aspx> Our third party web analytics partner employs a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We do not tie the information gathered by clear gifs to our subscribers' personally identifiable information. We may use clear gifs in our HTML-based e-mails to let us know which e-mails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns. If you would like to opt-out of these e-mails, please contact by one of the methods described below.

11. LINKS TO OTHER WEBSITES

Our web site may contain links to other web sites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information that you provide while visiting such sites and such sites are not governed by this Privacy Policy. You should exercise caution and look at the privacy statement applicable to the web site in question.

12. AMENDMENTS

We may update this Privacy Policy to reflect changes to our information practices. If we make any material changes we will update you by means of a notice on this Site prior to the changes taking effect. We encourage you to periodically review this page for the latest information on our privacy practices and this Privacy Policy.

13. CONTACT



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If you have questions, comments, and/or complaints regarding this Privacy Policy or how we collect, transmit, and process data please contact us by:

PHONE

1- **855-863-3345**

E-MAIL

myamidentity@amtrustsolutions.com

MAIL

AmTrust Solutions, Attn: AmTrust Identity Management, P.O. Box 47900, Plymouth, MN 55447

Effective Date: June 2015