

Privacy Policy

This Privacy Policy (this “**Policy**”) describes the information that we gather from you on the Service, how we use and disclose such information, and the steps we take to protect such information. By using the Service, you consent to the privacy practices described in this Policy. As used in this Policy the AmTrust Chat Bot shall be referred to as the “**App**” and all of AmTrust’s Apps shall be referred to as the “**Service**”.

This Policy is incorporated into and is subject to the Terms of Service.

The information we collect on the Service:

User-provided Information. When you use the Service, you may provide and we may collect what is generally called “personally identifiable” information, or “personal information,” which is information that specifically identifies an individual. Examples of personal information include First Name, Last Name, Display Name, User Name, Mobile Number, Profile Photo, Device State Information, Unique Device Identifiers, Device Hardware and OS Information, information relating to how an application functions and the physical location of a device at the time of a crash, E-mail Address, Zip Code, information about your account (policy number, due date, account balance) and Credit Card information. You may provide us with personal information in various ways on the Service. For example, you provide us with personal information when you register for an account, when we verify your identity for security purposes, when you use the Service or send us customer service-related requests. This User-provided information is collected in conversation logs.

“Cookies” Information. When you use the Site, we may send one or more cookies – small text files containing a string of alphanumeric characters – to your device. We may use both session cookies and persistent cookies. A session cookie disappears after you close your browser. A persistent cookie remains after you close your browser and may be used by your browser on subsequent visits to the Site. Please review your web browser “Help” file to learn the proper way to modify your cookie settings. Please note that if you delete, or choose not to accept, cookies from the Service, you may not be able to utilize the features of the Service to their fullest potential.

“Automatically Collected” Information. When you use the Service, we may automatically record certain information from your device by using various types of technology, including “clear gifs” or “web beacons.” This “automatically collected” information may include your IP address or other device address or ID, web browser and/or device type, the web pages or sites that you visit just before or just after you use the Service, the pages or other content you view or otherwise interact with on the Service, and the dates and times that you visit, access, or use the Service. This information is gathered from all users.

Third-Party Web Beacons. We may also implement third-party content or advertising on the Site that may use clear gifs or other forms of web beacons, which allow the third-party content

provider to read and write cookies to your browser in connection with your viewing of the third-party content on the Site. Information collected through web beacons is collected directly by these third parties, and we do not participate in that data transmission. Information collected by a third-party in this manner is subject to that third-party's own data collection, use, and disclosure policies.

Location Information. We may offer certain features as part of the Service in whole or in part based on your location, such as to locate the mobile device on which you have installed or downloaded an App. You will be given the opportunity to opt-in to location-based services, normally through an opt-in screen on the App. If you choose to enable location-based services, we may collect your location based on information provided by you or the mobile device, including, if available, GPS, IP address or cell tower information. If you do not opt-in to or choose to disable location-based services, you may not be able to utilize certain features of the Service. Without limiting the foregoing, even if you have not expressly granted us access to location data, we may nonetheless have access to location information contained in the transaction data associated with your Device.

How we use the information we collect. We use information we collect on the Service in a variety of ways in providing the Service and operating our business, including the following:

We use the information that we collect on the Service to operate, maintain, enhance and provide all features of the Service, to provide services and information that you request, to respond to comments and questions and otherwise to provide support to users, and to process and deliver entries and rewards in connection with promotions that may be offered from time to time on the Service.

We use the information that we collect on the Service to understand and analyze the usage trends and preferences of our users, to improve the Service, and to develop new products, services, feature, and functionality.

We may use your email address or other information we collect on the Service to contact you for administrative purposes such as customer service, to address intellectual property infringement, right of privacy violations or defamation issues related to your User Content posted on the Service.

We may use "cookies" information and "automatically collected" information we collect on the Service to: (i) personalize our services, such as remembering your information so that you will not have to re-enter it during your visit or the next time you visit the Service; (ii) provide customized content and information; (iii) monitor and analyze the effectiveness of Service; (iv) monitor aggregate site usage metrics such as total number of visitors and pages viewed; and (v) track your entries and submissions.

When we disclose information. Except as described in this Policy, we will not disclose your information that we collect on the Service to third parties without your consent. We may disclose information to third parties if you consent to us doing so, as well as in the following circumstances:

For security purposes, we work with third-party service providers to verify your identity.

We may share your information with third parties for security, fraud detection, fraud modeling, and related purposes.

We work with third-party service providers to provide website, application development, hosting, maintenance, and other services for us. These third parties may have access to or process your information as part of providing those services for us. Generally, we limit the information provided to these service providers to that which is reasonably necessary for them to perform their functions, and we require them to agree to maintain the confidentiality of such information.

We may make certain automatically-collected, aggregated, or otherwise non-personally-identifiable information available to third parties for various purposes, including (i) compliance with various reporting obligations; (ii) for business or marketing purposes; or (iii) to assist such parties in understanding our users' interests, habits, and usage patterns for certain programs, content, services, advertisements, promotions, and/or functionality available through the Service.

We may disclose your information if required to do so by law or in the good-faith belief that such action is necessary to comply with state and federal laws (such as U.S. copyright law), in response to a court order, judicial or other government subpoena or warrant, or to otherwise cooperate with law enforcement or other governmental agencies. AmTrust will notify User in writing of any such request prior to providing any information regarding User to allow User sufficient time to respond to the request, unless such notice is prohibited by law. User shall not pursue any claim against AmTrust with regard to the disclosure of any such information

We also reserve the right to disclose your information that we believe, in good faith, is appropriate or necessary to (i) take precautions against liability, (ii) protect ourselves or others from fraudulent, abusive, or unlawful uses or activity, (iii) investigate and defend ourselves against any third-party claims or allegations, (iv) protect the security or integrity of the Service and any facilities or equipment used to make the Service available, or (v) protect our property or other legal rights (including, but not limited to, enforcement of our agreements), or the rights, property, or safety of others.

Information about our users, including personal information, may be disclosed and otherwise transferred to an acquirer, or successor or assignee as part of any merger, acquisition, debt financing, sale of assets, or similar transaction, as well as in the event of an insolvency, bankruptcy, or receivership in which information is transferred to one or more third parties as one of our business assets.

Third-Party Services

The Service may contain features or links to Web sites and services provided by third parties. Any information you provide on third-party sites or services is provided directly to the operators of such services and is subject to those operators' policies, if any, governing privacy and security, even if accessed through the Service. We are not responsible for the content or privacy and security practices and policies of third-party sites or services to which links or access are

provided through the Service. We encourage you to learn about third parties' privacy and security policies before providing them with information.

Data Security

We use certain physical, managerial, and technical safeguards that are designed to improve the integrity and security of your personally identifiable information. We cannot, however, ensure or warrant the security of any information you transmit to us or store on the Service, and you do so at your own risk. We also cannot guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards.

If we learn of a security systems breach, then we may attempt to notify you electronically so that you can take appropriate protective steps. We may post a notice through the Service if a security breach occurs.

Changes and Updates to this Policy

Please revisit this page periodically to stay aware of any changes to this Policy, which we may update from time to time. If we modify the Policy, we will make it available through the Service, and indicate the date of the latest revision. In the event that the modifications materially alter your rights or obligations hereunder, we will make reasonable efforts to notify you of the change. For example, we may send a message to your email address, if we have one on file, or generate a pop-up or similar notification when you access the Service for the first time after such material changes are made. Your continued use of the Service after the revised Policy has become effective indicates that you have read, understood and agreed to the current version of the Policy.