



## Privacy Policy and Terms of Service

(Effective from 1 January 2013)

This website is owned and operated by the **unadox** company. We are committed to protect the privacy of our members while they interact with the content, products and services on this web site (the "Site" or "Service"). This Privacy Policy applies to the **unadox** service only. It does not apply to other websites to which we link. Because we gather certain types of information about our users, we want you to understand exactly what information is gathered, how we gather it, how it is used, and how you can control its disclosure by us. By using the Site, you signify your assent to this Privacy Policy. If you do not agree with this Privacy Policy, please do not use the Site.

### 1. Gathered Information

We gather two types of information from you: i) information that you voluntarily provide to us (e.g. through the voluntary registration process, use of our services, sign-ups or emails); and ii) information derived from automated tracking mechanisms and reminders.

- **Voluntary Registration Information** In order to fully access the Site, you must first complete the registration process, during which we will gather personal information about you. The information includes your first and last name, email address, password and other optional information. By registering with us, you consent to the use and method of disclosure as described in this Privacy Policy;
- **Voluntary Information for Services and Features** We also collect personally identifiable information when you choose to use certain other features of the Site, including: i) providing insurance company details, ii) consenting to receive emails or text messages about upcoming promotions or events (see your profile settings if you want to switch this option on or off), iii) copies of the documents you submit, iv) your comments on your documents and claims you create yourself. If you choose to use these additional features, you must provide whatever information is necessary for us to perform our services;
- **Cookies** A cookie is a piece of data tied to information about the user and stored on the user's computer. **Unadox** uses cookies to store preferences and to record session information. Our site uses cookies and other tracking technologies supported by your browser and its settings. Cookies enable us to serve secure pages to our users without asking them to sign in repeatedly (however, you will be prompted for login credentials if we see you are accessing the Site from another place). Most browsers allow you to control cookies, including whether or not to accept them and how to remove them. If a user's system is idle for a defined time, the cookie will expire, forcing the user to sign in again in order to continue their session. This prevents unauthorized access to the user's information while they are away from their computer. We always recommend that you log out when you finish working with your account and system. You may set most browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser, but please note that if you choose to erase or block your cookies, you will need to re-enter your original user ID and password to gain access to certain parts of the Site. Third-party cookies: In the course of serving advertisements to this site, our third-party advertisers may additionally place or recognize a unique "cookie" on your browser.

### 2. Referrals

You may choose to invite friends to join unadox by sending invitation emails or by other means. **Unadox** may store the email addresses you provide, so that we can use them for further reminders. **Unadox** does not sell these email addresses or use them to send any other communication besides invitations and invitation reminders regarding our services. Recipients of invitations may contact **unadox** via email ([support@unadox.com](mailto:support@unadox.com)) to request removal of their information from our database.



### 3. How We Use Your Information

**Unadox** only uses your personal information for the original purposes it was given for. Your personal information will not be sold or otherwise transferred to unaffiliated third parties without your approval at the time of collection.

**Unadox** will not disclose, use, give or sell any personal information to third parties for any purposes other than to our suppliers and other third parties who need to know in order to deliver services on behalf of **unadox** unless required to do so by law (for example, insurance companies, when you generate reports). Additionally, **unadox** reserves the right to contact you regarding matters relevant to the underlying service provided and/or the information collected.

Please note that personally identifiable information is used only to provide you with a more enjoyable, convenient online experience and to help us identify and/or provide information, products or services that may be of interest to you. We use your personally identifiable information to support and enhance your use of the service and its features, including without limitation: providing customer service; tracking email invitations you send; and otherwise supporting your use of the Site.

**Unadox** may use your personal information for targeted advertising based on such things such as region, language details provided etc.

We may permit certain trusted third parties to track usage and analyze data such as the source address that a page request is coming from, your IP address or domain name (e.g. for security reasons), the date and time of the page request, the referring Web site (if any) and other parameters in the URL your browser provides. This is collected in order to better understand our Site usage, and to enhance the performance of services in order to maintain and operate the Site and certain features of it. We may use third parties to host the Site (hosting providers, cloud services), to operate various features available on the Site, to send emails, to analyze data, to provide search results and links and to assist in fulfilling our Services.

Also, we may share personally identifiable information or other information with our parent company, subsidiaries, divisions, and affiliates.

We may transfer personally identifiable information as an asset in connection with a proposed or actual merger or sale (including any transfers made as part of insolvency or bankruptcy proceedings) involving all or part of our business or as part of a corporate reorganization, stock sale or other change in control.

**Unadox** may disclose contact information in special cases where we have reason to believe that disclosing this information is necessary in order to identify, contact or bring legal action against someone who may be violating our terms and conditions of use or may be causing injury to or interference with our rights, property, our customers or anyone who could be harmed by such activities.

WE ARE NOT LIABLE OR RESPONSIBLE FOR THE PERSONALLY IDENTIFIABLE INFORMATION OR OTHER INFORMATION YOU CHOOSE TO SUBMIT IN TESTIMONIALS OR OTHER PUBLICLY ACCESSIBLE AREAS OF THE SITE.

You will receive notice when your personally identifiable information might be provided to a third party for any reason other than those set forth in this privacy policy, and you will have an opportunity to request that we refrain from sharing said information.

We use non-identifying and aggregate information to better design our website and for business and administrative purposes. We may also use or share with third parties for any purpose aggregated data that contains no personally identifiable information.



#### **4. How We Protect Your Information**

We are committed to protecting the information we receive from you. We take appropriate security measures to protect your information against unauthorized access or alteration, disclosure or destruction of data. In order to prevent unauthorized access, maintain data accuracy and ensure the correct use of information, we maintain appropriate physical, electronic, and managerial procedures to safeguard and secure the information and data stored on our system. While no computer system is completely secure, we believe the measures we have implemented reduce the likelihood of security problems to a level appropriate to the type of data involved.

#### **5. Third-Party Advertising**

Advertisements appearing on this Site may be delivered to you by **unadox** or one of our Web advertising partners (for example, Google AdSense). Our Web advertising partners may set cookies. Doing this allows the advertising partners to recognize your computer each time they send you an advertisement. In this way, they may compile information about where you, or others who are using your computer, saw their advertisements and determine which advertisements are clicked. This information allows an advertising partner to deliver targeted advertisements that they believe will be of most interest to you. **unadox** does not have access to or control of the cookies that may be placed by the third party advertising servers of ad partners.

This privacy statement covers the use of cookies by **unadox** and does not cover the use of cookies by any of its advertisers.

#### **6. Accessing and Updating Your Personal Information and Preferences**

We provide mechanisms for updating and correcting your personal information for many of our services. You may modify any of your personal information at any time by logging into your account and accessing features, such as editing your profile settings. You may also contact us at [support@unadox.com](mailto:support@unadox.com) for further assistance if needed.

#### **7. Email Choice/Opt-out**

Any user receiving email communications regarding the Service can choose not to receive such communications in future. Instructions for opting out of the respective communication are provided within each such email. In addition, you may send an email to [support@unadox.com](mailto:support@unadox.com). We will make commercially reasonable efforts to serve your opt-out requests promptly, but you may still receive some communications from us for up to ten business days while we are processing your request.

#### **8. Children's Privacy and Parental Controls**

We do not solicit any personal information from children. If you are under 18, you are not authorized to use the Service. Parents should be aware that there are parental control tools available online that can be used to prevent children from submitting information online without parental permission or from accessing material that is harmful to minors.

#### **9. Disclaimer to Security**

By consenting to the Terms and Conditions of the Service and hence the Privacy Policy, you understand that no data transmission over the Internet is completely secure. We cannot guarantee or warrant the security of any information you provide to us, and you transmit such information to us at your own risk. We are using industry-standard high-grade encryption (AES-256, 256-bits key) of traffic towards your computer or mobile and back. This is very unlikely that someone else can read you data when it is traveling over internet.



## **10. Notification of Changes**

**Unadox** reserves the right to change this Privacy Policy from time to time at its sole discretion, as and when functionality changes. If at some point in the future, there is a change to our Privacy Policy, unless we obtain your express consent, such change will only apply to information collected after the revised Privacy Policy took effect. Your continued use of the Service indicates your assent to the Privacy Policy as posted.