Privacy Policy

Effective Date:

Introduction

This Privacy Policy describes how "The Accident Expert" ("we," "us," or "our") collect, use, store, and protect your personal information, as well as how we share it with third parties, when (1) you access and/or use our websites or other digital properties we own and operate, including https://www.theaccident.expert ("Website"); (2) you communicate with us in any manner, including by email, direct messaging, telephone, and/or in person ("Communications"); and (3) we interact with certain third party partners.

Please note the following sections that include important disclosures related to our Site and Services:

- <u>Cookies, Advertising, and Tracking Technology Disclosures</u>: To learn more about how our Sites, Products, and Communications use cookies and related technologies (including from Third Parties), see Tracking Technologies; Analytics; and Third-Party Advertising Services below.
- <u>Your Choices Disclosures</u>: To learn more about your choices concerning your information, see Your Choices below.
- Additional Disclosures for California Residents: If you are resident of California, please see California Consumer Privacy Act (CCPA) Notice and California Shine The Light Law below.

This document details our privacy practices and explains your rights and how you can exercise them. This Policy <u>does not</u> cover information shared with us as part of an attorney-client relationship or information safeguarded by confidentiality, attorney-client privilege, the attorney work product doctrine, or any other applicable legal protection. Additionally, nothing in this Policy should be interpreted as establishing an attorney-client relationship with visitors to the Websites or as diminishing the protections afforded by such relationships. If you have any questions or need further clarification about our Privacy Policy, please do not hesitate to contact us.

Information We Collect

When you interact with our Website or otherwise engage with our services, we may request you to share certain personally identifiable information (PII). This information includes the following categories of information :

- **Basic Identifying Information**, including First name and last name.
- Contact Information, including phone number and email address.
- Device Identifier and other Unique Identifiers, including, device identifiers, internet protocol (IP) address, cookies, beacons, pixel tags, mobile ad identifier, and other unique identifiers.
- Internet or Other Network Activity, including referring pages, the time and date of your visit, the time spent on Website pages, diagnostic data and other information regarding your interactions with our Websites, emails, and advertisements.
- **User Content**, including your Communications with us and any other content you provide, such as comments, testimonials, and other content.

Sources of Information

- **Directly from you**. We collect information directly from you when you enter your information on our Websites, engage in Communications with us, or sign-up to receive emails, text messages, or certain other Communications from us.
- Automatically Using Online Technologies. When you visit our Websites, open or click on emails we send you or related Communications, or interact with our advertisements, we or other third parties may automatically collect certain information about you using online tracking technologies such as cookies, pixels, web beacons, software developer kits, and related technologies. For more information, see Tracking Technologies; Analytics; and Third-Party Advertising Services below.
- From Our Partners. We collect information from our third party partners, such as data analytics providers, marketing or advertising providers, fraud prevention service providers, and vendors that provide services.

How We Use Your Information

At The Accident Expert, we are committed to using the information we collect from you responsibly and with your privacy in mind. The information you provide helps us to customize and improve our services for you and our clients. Specifically, we use your information for the following purposes:

1. Service Provision and Operation

To administer our services effectively, including managing your account, providing customer support, and enabling the use of our website and services.

2. Communication

To communicate with you about your account or transactions with us, respond to inquiries, and send you information about features and enhancements of our services. This includes using your email address or phone number to send updates, marketing materials, and other information related to our services or your interests.

3. Marketing and Promotions

To develop and display personalized content and advertising tailored to your interests and preferences, both within our services and on external platforms. This involves analyzing your interactions with our services to better understand your preferences. We may use third-party advertising in connection with our marketing activities. Please see Tracking Technologies and Third-Party Advertising Services below form more information.

4. Analytics and Improvement

To analyze how our services are accessed and used, which helps us to understand patterns and trends. This insight guides us in improving our services, developing new products or features, and enhancing the effectiveness of our marketing campaigns.

5. Security and Fraud Prevention

To ensure the security of our services, protect against fraudulent transactions and other illegal activities, and respond to trust and safety issues that may arise.

6. Compliance and Legal Obligations

To comply with legal requirements, enforce our terms and conditions, respond to legal requests or claims, and protect our rights or the rights of others.

7. Business Functions

To support our core business functions, including to maintain records related to business management, loss prevention, collecting amounts owed, and identifying and repairing errors or problems in the Websites

We take your privacy seriously and will only use your information where we have a legal basis to do so. We aim to be transparent about our data practices and ensure that your information is used in a manner that respects your privacy and is consistent with this Privacy Policy.

Tracking Technologies; Analytics; and Third-Party Advertising Services

A. Cookies and other Tracking Technologies

We use cookies, web beacons, and other tracking technologies to collect information about your interaction with our Website. The purpose of collecting this data is to improve the functionality and performance of our Website, security, prevent crashes, fix bugs, assist with basic Website functions, advertising, analytics and other performance functions, as well as to provide personalized experiences.

B. Analytics

We use analytics services, such as Google Analytics, to help us understand how users access and use the Service. In addition, we work with agencies, advertisers, ad networks, and other technology services to place ads about our products and services on other websites and services. For example, we place ads through Google and Facebook that you may view on their platforms as well as on other websites and services.

C. Third Party Advertising Services

We incorporate tracking technologies into our own Website for marketing and advertising purposes and partner with third-party advertising services like Google, Facebook, and TikTok to deliver targeted advertising and marketing campaigns. Here's how these partnerships affect the data we collect and how we use it:

1. Targeted Advertising

We use these services to show you personalized ads based on your browsing behavior and preferences. These platforms may use cookies and similar tracking technologies to collect information about your activities on our website and other sites in order to provide targeted advertising based on your interests.

2. Data Sharing

To facilitate targeted advertising, we may share certain information with these platforms, such as hashed email addresses or device identifiers. This information is used to match users with their profiles on these platforms and deliver relevant ads.

3. Analytics and Conversion Tracking

We utilize tools provided by these platforms to track the effectiveness of our advertising campaigns, including measuring how users interact with our ads and whether they lead to desired actions, such as signing up for our services.

4. User Controls and Preferences

You have control over the types of ads you see and can adjust your preferences through the ad settings offered by these platforms. Additionally, you can opt out of targeted advertising through various opt-out schemes provided by industry groups.

For more information about how each platform collects and uses your data, please refer to their respective privacy policies:

- Google Privacy & Terms
- Facebook Data Policy
- <u>TikTok Privacy Policy</u>

Disclosure of Information to Third Parties

Information related to you that we collect through the website or otherwise, which is not related in any manner to an attorney-client relationship, may be disclosed to non-affiliated third parties in the following scenarios:

- 1. **With your Consent**. We may disclose or share your information with your consent, which may be obtained in writing; online, through "click-through" agreements; when you accept the terms of use on our Websites; orally, either in person or on the phone; or by other means.
- 2. In a Business Transfer. We may disclose or share your information as part of a corporate business transaction, such as a merger or acquisition, corporate reorganization, financing, or in the unlikely event of insolvency, bankruptcy, or receivership, in which such information could be transferred to third parties as a business asset in the transaction.
- 3. To Third-Party Vendors. We may disclose or share your information with vendors that provide certain services on our behalf, including to facilitate your access and use of our Websites, and to provide us with certain business functions. Examples of these third parties are internet service providers, advertising networks, data analytics providers, governmental entities, operating systems and platforms, social media networks, payment processors, and other service providers who provide us a service (e.g., customer service, auditing, marketing, debugging to identify and repair errors that impair existing intended functionality on our Websites, and/or protecting against malicious, deceptive, fraudulent, or illegal activity).
- 4. For Legal Process And Protection. We may disclose or share your information to satisfy any law, regulation, legal process, governmental request, or where we have a good faith belief that access, use, preservation or disclosure of such information is reasonably necessary to: (1) enforce or apply our agreements; (2) protect our interests, property, or safety of others; (3) in connection with claims, disputes, or litigation; and (4) to protect our Websites.

How Information is Protected

Although no system can guarantee the complete security of your information, we take all commercially reasonable steps to ensure your information is protected in alignment with all applicable laws and regulations, as appropriate to the sensitivity of your information.

How Long Information is Retained

We keep your information for as long as is necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations. If we dispose of your information, we will do so in a way that is secure and appropriate to nature of the information subject to disposal.

Links to Third-Party Websites

Our Websites and Services may contain links to third party websites and services. Please note that these links are provided for your convenience and information, and the websites and services may operate independently from us and have their own privacy policies or notices, which we strongly suggest you review.

Your Choices

A. Communications

The following is information about how to opt out of receiving certain communications from, depending on means of delivery:

- E-mails. You can opt-out of receiving promotional emails from us at any time by
 following the instructions as provided in emails to click on the unsubscribe link, or
 emailing us at the email address set out as set out in the Contact Us section below
 with the word UNSUBSCRIBE in the subject field of the email. Please note that you
 cannot opt-out of non-promotional emails, such as those about your account,
 transactions, servicing, or our ongoing business relations.
- Phone & SMS Text Messaging. You can opt-out of receiving text messages or calls to your phone number at any time by (i) for text messages, texting "STOP" in response to any text message you receive from us or contacting us as set out in the Contact Us section below and specifying you want to opt-out of text messages; and (ii) for calls, requesting opt-out during any call you receive from us or contacting us

as set out in the Contact Us section below and specifying you want to opt-out of calls.

Please note that your opt out is limited to the email address, device, and phone number used.

B. Tracking Technologies

- Do Not Track: Many web browsers and some mobile operating systems include a Do Not Track (DNT) feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. Currently, there is no universally accepted standard for recognizing or responding to DNT signals. Therefore, The Accident Expert does not respond to Do Not Track browser signals or similar mechanisms at this time. We do, however, offer other choices to manage your data, as described throughout this Privacy Policy.
- Cookies and Pixels: Most browsers accept cookies by default. You can instruct your browser, by changing its settings, to decline or delete cookies. If you use multiple browsers on your device, you will need to instruct each browser separately. Your ability to limit cookies is subject to your browser settings and limitations.

Please be aware that if you disable or remove tracking technologies some parts of the Website may not function correctly.

C. Analytics and Advertising

- **Analytics**. Google provides tools to allow you to opt out of the use of certain information Google collected by Analytics at https://tools.google.com/dlpage/gaoptout and by Google Analytics for Display Advertising or the Google Display Network at https://www.google.com/settings/ads/onweb/.
- Third-Party Advertising. The companies we work with to provide you with targeted ads are required by us to give you the choice to opt out of receiving targeted ads. Most of these companies are participants of the Digital Advertising Alliance ("DAA") and/or the Network Advertising Initiative ("NAI"). To learn more about the targeted ads provided by these companies, and how to opt out of receiving certain targeted ads from them, please visit: (i) for website targeted ads from DAA participants, https://www.aboutads.info/choices; (ii) for app targeted ads from DAA participants, https://www.aboutads.info/appchoices; and (iii) for targeted ads from NAI participants, https://www.networkadvertising.org/choices/. Opting out only means that the selected participants should no longer deliver certain targeted ads to you, but does not mean you will no longer receive any targeted content and/or ads (e.g., in connection with the participants' other customers or from other technology services).

D. Legal Rights under Certain State Laws

If you are resident in California, please see the section <u>California Consumer Privacy Act</u> (<u>CCPA</u>) <u>Notice</u> and <u>California Shine The Light Law</u> below to learn more about your rights under state law, and Exercising Your Legal Rights below.

Children's Information

Another part of our priority is adding protection for children while using the internet. We encourage parents and guardians to observe, participate in, and/or monitor and guide their online activity.

The Accident Expert does not knowingly collect any Personal Identifiable Information from children under the age of 13. If you think that your child provided this kind of information on our website, we strongly encourage you to contact us immediately and we will do our best efforts to promptly remove such information from our records.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, we advise you to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted on this page.

Accessibility

To print a copy of this Privacy Policy, please click here

https://www.theaccident.expert/privacy-policy.pdf

If you require a copy of this Privacy Policy in an alternative format, please Contact Us.

Contact Us

We welcome your inquiries and feedback regarding our Privacy Policy, including any questions about your rights under the California Consumer Privacy Act (CCPA) or your options to opt out of the sale of your personal information. Please reach out to us via email at TheAccidentExpert@real-privacy.com.

Our team is dedicated to addressing your concerns and will strive to respond to all requests in a timely manner.

California Consumer Privacy Act (CCPA) Notice

In accordance with the California Consumer Privacy Act (CCPA), we provide California residents with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights:

Definitions

- **Personal information**. This is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, to you or your household.
- Sensitive personal information. This is information such as your social security number, driver's license number, state identification card, passport number, account log-in and password, financial account and password, debit or credit card number and access code, precise geolocation information, race, ethnic origin, religious or philosophical beliefs, union membership, the content of your mail, email or texts other than those communications you have with us, genetic data, biometric information, health information, or information that concerns your sex life or sexual orientation.
- **Sell, sale, or sold**. This means the selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or other means, your personal information to a third party for money or other valuable consideration.
- **Share, shared, or sharing**. This means the sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or other means, your personal information to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration.

Notice at Collection

- To learn more about the categories of personal information we collect about California residents, please see Information We Collect above.
- For more information about how we use those categories of personal information, please see How We Use Your Information above.
- For more information about how we collect categories of personal information, please see Sources of Information and Tracking Technologies, Analytics, and Third-Party Advertising Services above.

- To learn more about how we disclose categories of personal information, and the categories of third parties with whom we disclose such information, please see Disclosure of Information to Third Parties above.
- To learn more about how long we keep your information, please see How Long Information is Retained above.

Your Legal Rights

A. Right to Know and Data Portability

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you the categories of personal information we collected about you, the categories of sources for the personal information, our business or commercial purpose for collecting that personal information, the categories of third parties with whom we share that personal information, and the specific pieces of personal information we collected about you.

To exercise your rights, please see the Section Exercising Legal Right Requests below.

B. Right to Delete

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

To exercise your rights, please see the Section Exercising Legal Right Requests below.

C. Right to Correct

You have a right to request that we correct your personal information, subject to certain exceptions.

To exercise your rights, please see the Section Exercising Legal Right Requests below.

D. Right to Opt-Out of Sale

In alignment with the CCPA, you have the right to opt-out of the sale of your personal information. The Accident Expert may sell certain personal information to third parties. This section provides you with the information on how you can exercise your right to prevent the sale of your personal information. Please visit our "Do Not Sell My Personal Information" page accessible from our homepage or directly through this link https://www.theaccident.expert/do-not-sell-my-personal-information for instructions on opting out.

E. Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not deny you goods or services, charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties, provide you a different level or quality of goods or services, or suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Sale of Personal Information

At The Accident Expert, we are committed to delivering high-quality services tailored to the needs and interests of our clients and users. As part of this commitment, we may share personal information with qualified service providers who assist us in delivering the services you have requested. This practice is considered a 'sale' under the California Consumer Privacy Act (CCPA), although it is done solely for the purpose of fulfilling our service obligations.

We carefully select these service providers to ensure they offer valuable services that enhance your experience with The Accident Expert. These providers include, but are not limited to, companies specializing in advertising, data analytics, customer relationship management, and other services related to our business operations.

Categories of Personal Information Sold

The categories of personal information we have sold in the past 12 months to these qualified service providers include:

- Email addresses
- First name and last name
- Phone numbers
- Details you have provided about the services you are seeking

California Shine The Light Law

If you are a California resident, you have the right to request information from us once per calendar year regarding the customer information we share with third parties for the third parties' direct marketing purposes. To request this information, please send an email to TheAccidentExpert@real-privacy.com with 'Request for California Privacy Information' in the subject line and in the body of your message. We will provide the requested information to you via an email response.

How to Exercise Your Legal Rights

To exercise your CCPA rights described above, please submit a verifiable consumer request to us through the any of the following means:

- Submitting a request at https://www.real-privacy.com?d=theaccident.expert
- Emailing us at theaccident.expert@real-privacy.com

In the request, please specify which right you are seeking to exercise and the scope of the request. Only you, or an authorized agent registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. If you are using an authorized agent, you must (1) provide that authorized agent written and signed permission to submit such a request; and (2) verify your own identity directly with us. Please note, we may deny a request from an authorized agent that does not submit proof that they have been authorized by you to act on your behalf.

You may also make a verifiable consumer request on behalf of your minor child.

The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

There are certain circumstances where applicable law allows us to retain certain information and we will not be able to delete such information. In such instances, we will inform you of what information cannot be deleted.

For more details about our privacy practices, please review the rest of this privacy policy or contact us directly.

The Accident Expert appreciates your trust and will continue to prioritize your privacy in all aspects of our operations.