



INTERNATIONAL INSURANCE PROFESSIONALS

1. DEFINITIONS

- Mosaic International Insurance Professionals (us, we, our): Company that owns the site.
- Site: www.mosaic-international.com
- User (you, your): Individual that visits the site.
- Personal Data: Information that could be used to identify a user.
- Log Data: Information that is collected about how you use our site, products, and services.
- Cookies: Files with small amounts of data which are sent to your browser from a website and are stored on your computer or mobile device.

2. PURPOSE

The purpose of the Privacy Policy ("Policy") is to inform you of our administration regarding the collection, use and disclosure of personal data we receive from users of the site.

3. SCOPE

We use your personal data only for providing and improving the site. By using the site, you agree to the collection and use of information in accordance with this Policy.

4. POLICY AND PROCEDURES

- Personal Data: We do not collect any personal data about you unless you voluntarily provide it to us. We may ask you to provide us certain personal data that can be used to contact or identify you; such information may include, but is not limited to:
 - ✓ First and last name
 - ✓ Email, postal mail and/or billing address
 - ✓ Telephone number
- Log Data: We may collect information on how the site is accessed and used; such information may include:
 - ✓ Computer internet protocol address (IP Address)
 - ✓ Browser type
 - ✓ The pages of our site you visit
 - ✓ The date and time of your visit
 - ✓ The time spent on those pages
 - ✓ Other device identifiers and diagnostic data
- Use of Data: We use the collected data for various purposes, including:
 - ✓ Notification of changes to the site
 - ✓ Customer support
 - ✓ Gather and analyze information that can improve the site
 - ✓ Monitor the usage of the site
 - ✓ Detect, prevent, and address technical issues
 - ✓ Newsletters, marketing, or promotional materials

- **Cookies:** You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent; however, if you do not accept cookies, you may not be able to use certain portions of the site.
- **Transfer of Data:** Your information, including personal data, may be transferred to and maintained by computers outside of your state, province, country or other jurisdiction where data protection laws may differ from those of your jurisdiction. If you are located outside of the United States and choose to provide information to us, please note that we transfer the data to the United States and process it there. Your consent to this Policy followed by your submission of information represents your agreement to the transfer. We will take all necessary steps to ensure that your data is managed securely.
- **Disclosure of Data:** Under certain circumstances, we may be required to disclose personal data if required to do so by law or in response to legitimate requests by public authorities such as a court or governmental agency. Additionally, we may disclose personal data if such action is necessary to:
 - ✓ Comply with a legal obligation
 - ✓ Protect against legal liability
 - ✓ Prevent or investigate wrongdoing in connection with the site
 - ✓ Protect the personal safety of users of the site
 - ✓ Protect and defend our rights or property in good faith
- **Children's Privacy:** We do not knowingly collect personal data from anyone under the age of eighteen (18). We request that a parent or guardian contact us if you become aware that your child has provided personal data to us. Once aware, we will take steps to remove any personal data collected from children without parental or guardian consent.
- **Data Security:** The security of your personal data is important to us, and it is important to note that no method of internet transmission or electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your personal data, we cannot guarantee its absolute security.
- **Service Providers:** We may employ third-party providers to facilitate the site, provide the site on our behalf, perform service-related activities, or assist us in analyzing how the site is utilized. These third-party providers will solely have access to your personal data to perform these tasks on our behalf and are obligated not to disclose or use the data for any other purpose.
- **Policy Changes:** We reserve the right to update or change this Policy at any time and you should continue to check the Policy periodically. Notification of any changes will be accomplished by posting the updated Policy on this page. Changes to the Policy are effective when they are posted on the site.

If you have any questions about this Policy, please contact us.