



FANSHIELD

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Privacy Policy

PURPOSE

Protecting your private information is our priority. This Statement of Privacy applies to Protecht, Inc. and FanShield, LLC, a Protecht, Inc. Company (hereinafter collectively referred to as “FanShield”) and governs data collection and usage. FanShield is a service provider/data processor utilizing various Web based technologies (Websites, Web applications, widgets, etc.) to service its customers (“Services”). By using FanShield’s Services you are making the choice to consent to the data practices described in this statement.

This Privacy Policy sets forth our policy with respect to information that can be associated with or which relates to a person and/or could be used to identify a person ("Personal Data") that is collected through the Services provided. We take the privacy of your Personal Data seriously. Please read this Privacy Policy as it includes important information regarding your Personal Data and other information.

"Non-Personal Data" as used in this Privacy Policy is any information that does not relate to a person and/or cannot be used to identify a person. When you interact with the Services, we may collect Non-Personal Data. The limitations and requirements in this Privacy Policy on our collection, use, disclosure, transfer and storage/retention of Personal Data do not apply to Non-Personal Data.

Personal Information We Collect

In order to provide you with products and Services offered, FanShield may collect from you, or other party from whom you have authorized to collect and transfer to us on your behalf, personally identifiable information, such as your:

- First and Last Name
- Billing Address

- E-mail Address
- Phone Number
- Billing or Payment Information (e.g. credit card billing information)
- Information about your transaction or business with us or other third party in connection with the purchase of our Services (e.g. tickets/event/experience purchased)
- Information about any claim you make
- Information about your website usage and activity (e.g. IP address, browser data)
- Any other information provided to us by you or on your behalf

We will only collect Personal Data to the extent it is necessary to perform the business purpose for which it was collected, namely, for purposes of insurance policy issuance, which may include administering, processing and providing you the purchased insurance policy, serving and processing your policy or claims, or for compatible and related purposes such as internal research for technological development, detecting security incidents and fraud prevention, and performing customer service, advertising or marketing. Such Personal Data collected will only be used for those purposes and not in a manner incompatible with those purposes. Further, the personal data collected is adequate, relevant and limited to what is necessary in relation to the specified purposes for which it is processed. If you purchase FanShield's products and Services, we may collect billing and credit card information. This information is used to complete the insurance policy purchase transaction and confirmation of same. We transfer the credit card information on to our payment processors and do not store credit card information on our own servers. Our Privacy Policy does not govern their treatment of your information.

We do not collect any personal information about you unless you voluntarily provide it to us or other third party whom you have authorized to collect and transfer to us on your behalf. However, you may be required to provide certain personal information to us when you elect to use certain products or Services available on the site. These may include: (a) providing us with event and ticket details; (b) submitting your credit card or other payment information when ordering and purchasing products and Services on our Site or widget; (c) providing us with various types of Personal Data (may include medical information, where needed) as part of our insurance claims processing.

When you use the Services or otherwise submit Personal Data to us, we may associate other Non-Personal Data (including Non-Personal Data we collect from third parties) with your Personal Data. At such instance, we will treat any such combined data as your Personal Data until such time as it can no longer be associated with you or used to identify you. All Personal Data is collected in a consistent format in order to ensure quality of personal information.

We will use your information to communicate with you in relation to Services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future in order to perform services purchased by our customers.

Use of your Personal Information

FanShield collects and uses your personal information to operate its website(s) and deliver the Services you have requested. If you refuse to provide personal information, FanShield is not able to initiate or continue any Services. If consent is withdrawn after Services have been initiated, any Service previously agreed upon will be invalidated.

Children

Our Sites and Services do not target and are not intended to attract anyone under the age of 18. FanShield does not knowingly solicit personal data from children under the age of 18. Should we learn or be notified that we have collected information from anyone under the age of 18, we will immediately delete such personal data. If you are under 18 years of age in your country of residency, please ask your parent/guardian to provide their information for you.

Sharing Information with Third Parties

When you purchase Services from FanShield, we may provide the Personal Data to our underwriter partners only for the limited and specified purpose of policy issuance, consistent with the consent you have provided. We take reasonable and appropriate measures to obtain assurances from our insurance underwriters that they will effectively process and safeguard your Personal Data consistent with our obligations under this Privacy Policy and the Privacy Shield. We may also share Personal Data (except for medical information) and Non-Personal Data such as claims status (initiated, approved, or denied) with the third party in connection with the purchase of our Services and refunds/reimbursements associated with your transaction. Except otherwise required or allowed by law (e.g. for fraud prevention), we do not share, sell, use or otherwise disclose your Personal Data for any purpose other than for performing the Services consistent with the business purpose. FanShield does not sell, rent or lease its customer lists to third parties.

Legal Requirements

FanShield may disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on FanShield or the site; (b) protect and defend the rights or property of FanShield; and/or (c) act under exigent circumstances to protect the personal safety of users of FanShield, or the public.

Tracking User Behavior

FanShield may keep track of the websites and pages our users visit within FanShield, in order to determine what FanShield Services are the most popular. This data is used to deliver customized content and advertising within FanShield to customers whose behavior indicates that they are interested in a particular subject area.

Automatically Collected Information.

Information about your computer hardware and software may be automatically collected by FanShield This information can include: your IP address, browser type, domain names, access times and referring website addresses, Web Cookies. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the FanShield website, products and Services.

How we Store Your Personal Data.

We may store Personal Data itself or such information may be stored by third parties to whom we have transferred it in accordance with this Privacy Policy. We take all reasonable and appropriate measures to protect the Personal Data collected via the Services from loss, misuse, unauthorized use, access, inadvertent disclosure, alteration and destruction. These measures take into account the risks involved in the processing and the nature of the Personal Data. To help maintain the security of your data, we use administrative, physical, and technical safeguards. These include utilizing policies to take reasonable precautions to (a) securely and confidentially maintain your Personal Data; (b) assess and protect against threats and hazards to the security or

integrity of such data; and (c) prevent unauthorized access to or use of such data. Also, except where required or allowed by law, we limit use of your Personal Data to the minimum necessary to accomplish the purposes for which that data was collected and to be used as described here. We restrict access to your Personal Data to only those who need to access it to accomplish those purposes. We use encryption to make your online transaction with us safe and secure. We protect the privacy of your credit card information with a high degree of care and in compliance with PCI.

You, and regulatory bodies, will be alerted immediately upon any detection of a significant breach or security incident that impacts the use of your Personal Information.

How You Can Access, Update, Correct or Delete Your Personal Data

You can request access to your Personal Data being stored by us. You can also ask us to correct, update or delete any inaccurate Personal Data.

You can exercise these rights by contacting us directly by email (privacy@protecht.io). Your identity will be subject to verification before any deletion or modification is made to the Personal Data.

If a Consumer initiates a data deletion request, FanShield is authorized to delete or anonymize Personal Data of the requesting Consumer from the Services even if that means removing its availability to the underwriter through the Services. However, if you are a Consumer, you understand that even if FanShield deletes or anonymizes your Personal Data upon your request or pursuant to this Policy, your Personal Data may still be available in the underwriter's own databases if transmitted to the underwriter prior to FanShield receiving or taking action on any deletion or anonymization activity. FanShield makes reasonable efforts to keep personal information as accurate, complete and up-to-date as is necessary to fulfill the purposes for which the information is to be used.

We will consider and respond to all requests in accordance with applicable law.

How Long We Retain Your Personal Data

We may retain your Personal Data as long as required by our underwriter partner. However, we may retain Personal Data for an additional period as is permitted or required under applicable laws and regulations. Even if we delete your Personal Data it may persist on backup or archival media for an additional period of time for legal, tax or regulatory reasons or for legitimate and lawful business purposes.

Your Choices

You have several choices available when it comes to your Personal Data:

- Limit the Personal Data You Provide
- If you choose not to provide any Personal Data or limit the Personal Data you provide, you may not be able to use certain Services. For instance, in order to buy our products, your name and email address will be required.
- Opt Out from Electronic Communications
- Unsubscribe

Where it is in accordance with your marketing preferences, FanShield may send you electronic communications marketing or advertising our Services. You can also "opt out" of receiving these electronic communications by clicking on the "Unsubscribe" link at the bottom of any such electronic communication.

Underwriter Initiated Communications

Underwriters may use our customer data to send electronic communications to those on their email subscription lists, including Consumers who have bought the Services in the past. FanShield does not determine the content or the recipients of these electronic communications.

Transactional or Responsive Communications

Certain electronic communications from FanShield are responsive to your requests. For instance, you will receive an email confirmation with your product details. As a further example, if you submit a claim or email our customer support department, we will send you an email reply. Notwithstanding any unsubscribe election that you have made, you will still receive these transactional or responsive emails.

Retention

It may take up to forty-eight (48) hours for us to process an unsubscribe request. Even after you opt out of all electronic communications, we will retain your Personal Data in accordance with this Privacy Policy, however, we will no longer use it to contact you. However, underwriters who have received your Personal Data in accordance with this Privacy Policy may still use that Personal Data to contact you in accordance with their own privacy policies.

Exclusions

Personal Data Provided to Others

This Privacy Policy does not apply to any Personal Data that you provide to another entity through the Services or through any other means, including to Organizers on event pages or underwriters.

Third Party Links

This Privacy Policy applies only to the Services. The Services may contain links to other websites not operated or controlled by us (the "Third Party Sites"). The policies and procedures we described here do not apply to the Third-Party Sites. The links from the Services do not imply that we endorse or have reviewed the Third-Party Sites. We suggest contacting those sites directly for information on their privacy policies.

International Privacy Laws

**If you are visiting the
Services from outside
the United States,
please be aware that
you are sending
information (including
Personal Data) to the
United States where
our servers are
located. That**

information may then be transferred within the United States or back out of the United States to other countries outside of your country of residence, depending on the type of information and how it is stored by us.

Privacy Shield

FanShield complies with the EU-U.S. Privacy Shield Framework as set forth by the U.S. Department of Commerce regarding the collection, use, and retention of personal information from European Union member countries transferred to the United States pursuant to Privacy

Shield. FanShield has certified that it adheres to the Privacy Shield Principles with respect to such data. If there is any conflict between the policies in this privacy policy and data subject rights under the Privacy Shield Principles, the Privacy Shield Principles shall govern. To learn more about the Privacy Shield program, and to view our certification page, please visit <https://www.privacyshield.gov/>

FanShield is subject to investigatory and enforcement powers of the U.S. Federal Trade Commission.

EU Persons whose personal information is covered by this Privacy Shield Policy have the right to access the personal information that FanShield maintains about them. They may also have the right to correct, amend or delete such personal information if it is inaccurate or has been processed in violation of the Principles (except when the burden or expense of providing access, correction, amendment, or deletion would be disproportionate to the risks to the Data Subject's privacy, or where the rights of persons other than the Data Subject would be violated). Requests for access, correction, amendment or deletion should be sent to: privacy@protecht.io.

If Personal Data covered by this Privacy Shield Policy is to be used for a new purpose that is materially different from that for which the Personal Data was originally collected or subsequently authorized, or is to be disclosed to a non-agent third party, FanShield will provide Data Subjects with an opportunity to choose whether to have their Personal Data so used or disclosed. To the extent required by the Privacy Shield Principles, FanShield obtains opt-in consent for certain uses and disclosures of Sensitive Data. To request to limit the use and disclosure of your personal information, please submit a written request to privacy@protecht.io.

In certain situations, we may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

FanShield's accountability for personal data that it receives in the United States under the Privacy Shield and subsequently transfers to a third party is described in the Privacy Shield Principles. In particular, FanShield remains responsible and liable under the Privacy Shield Principles if third-party agents that it engages to process the personal data on its behalf do so in a manner inconsistent with the Principles, unless FanShield proves that it is not responsible for the event giving rise to the damage.

In compliance with the Privacy Shield Principles, FanShield commits to resolve complaints about our collection or use of your personal information. EU individuals with inquiries or complaints regarding our Privacy Shield policy should first contact FanShield at: privacy@protecht.io.

FanShield has further committed to refer unresolved Privacy Shield complaints to BBB EU Privacy Shield, an alternative dispute resolution provider located in the United States. If we have not addressed your complaint to your satisfaction, please contact or visit <https://www.bbb.org/EU-privacy-shield/for-eu-consumers> for more information or to file a complaint. This service is provided at no cost to you.

FanShield has further committed to cooperate with the panel established by the EU data protection authorities (DPAs) with regard to unresolved Privacy Shield complaints concerning human resources data transferred from the EU in the context of the employment relationship. To pursue an unresolved human resources complaint, you should contact the state or national data protection or labor authority in the appropriate jurisdiction. Complaints related to human resources data should not be addressed to the BBB EU PRIVACY SHIELD.

Contact details for the EU data protection authorities can be found at http://ec.europa.eu/justice/data-protection/bodies/authorities/index_en.htm

If your Privacy Shield complaint cannot be resolved through the above channels, under certain conditions, you may invoke binding arbitration for some residual claims not resolved by other redress mechanisms. See Privacy Shield Annex 1 at <https://www.privacyshield.gov/article?id=ANNEX-I-introduction>

Changes to this Statement

FanShield reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our site, and/or by updating any privacy information on this page. Your continued use of the Site and/or Services available through this Site after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

The Services and our business may change from time to time. As a result, it may be necessary for us to make changes to this Privacy Policy. We reserve the right and sole discretion to update or modify this Privacy Policy at any time (collectively, "Modifications"). Modifications to this Privacy Policy will be posted to the Site with a change to the "Updated" date at the bottom of this Privacy Policy. In certain circumstances FanShield may, but need not, provide you with additional notice of such Modifications, such as via email or with in-Service notifications. Modifications will be effective thirty (30) days following the "Updated" date or such other date as communicated in any other notice to you.

Please review this policy periodically, and especially before you provide any Personal Data. This Privacy Policy was updated on the date indicated above. Your continued use of the Services following the effectiveness of any modifications to this Privacy Policy constitutes acceptance of

those modifications. If any modification to this Privacy Policy is not acceptable to you, you should cease accessing, browsing and otherwise using the Services.

Contact Information

If you would like to request information about your Personal Data and how it is used by FanShield, or request that your data be deleted, please send an email to privacy@protecht.io. If you would like to contact us anonymously, you can do so [here](#).

FanShield welcomes your questions or comments regarding this Statement of Privacy. If you believe that FanShield has not adhered to this Statement, please contact FanShield at privacy@protecht.io. We will document, investigate and take corrective action where appropriate.

EMAIL ADDRESS: PRIVACY@PROTECHT.IO

Effective Date: 11/30/2019

[FILE A CLAIM](#)

[FILE A CLAIM HERE](#)