GeoBlue Mobile Application Privacy Policy

Effective Date: 4/3/2020

Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York) trading as GeoBlue® ("GeoBlue") is committed to maintaining the privacy and security of your personal information. This Mobile Application Privacy Policy applies to personal information we may obtain from users of GeoBlue's Mobile Application (the "App") and describes how GeoBlue may collect, use, or share personal information about you; your choices about our use of your personal information; how we safeguard your personal information; and how you may contact us regarding GeoBlue's privacy practices. This Privacy Policy does not address personal information that you provide to us in other contexts.

By using our App, you signify your acceptance of this Privacy Policy and our collection, use, or sharing of your personal information as described in this Privacy Policy.

Personal Information We Collect

Information You Provide to Us. GeoBlue may collect information from you through your use of our App (for example, when creating an account, filing a claim, or using our contact form). This information may include personal information, which is information that can be used to identify you individually (for example, your name, physical address, telephone number, email address, payment information, insurance carrier, and healthcare provider).

GeoBlue is subject to federal healthcare privacy and security standards under the Health Insurance Portability and Accountability Act ("HIPAA"). GeoBlue will safeguard the privacy and security of your protected health information in accordance with all applicable HIPAA requirements.

Geolocation. When you use our App's location-based features, your device may provide us with information about your current location. The App may require your location information for certain features to function properly.

Tracking Technologies. In addition to information you submit through the App, we may collect certain information using third-party automated tools or tracking technologies. Tracking technologies allow us to improve our App, products, and services. The types of information we collect automatically when you use the App may include IP addresses, device identifiers, device advertising identifiers, mobile network, the device's phone number, operating system details, language preferences, referring URLs, length of visits, anonymous traffic data, geolocation (including locations), and pages viewed.

We or third parties may collect personal information about your online activities over time and across different online services when you use the App. We may combine certain automatically-collected information with other information we obtain about you, including data we obtain from

third parties.

To find out more about how third-party tracking technologies manage the privacy of information in conjunction with delivering ads, and how to opt out of information collection by these networks, please visit: https://youradchoices.com/appchoices or https://www.networkadvertising.org/mobile-choice.

If you are accessing the App through Apple services, such as on iOS, note that we do not share analytical data with third parties that are not our third-party service providers processing analytics on our behalf for our own purposes. We also do not use any permanent, device-based identifier, or any data derived therefrom, for purposes of uniquely identifying a device.

App Permissions. Depending on your device and/or App permission settings, we may collect the following information automatically from your device:

> **Geolocation.** This allows the App to collect real-time information about the location of your device (GPS and network-based), to provide requested location services, such as finding directions, identifying nearby resources, and setting language and country preferences.

> **Stored Information and Files.** This allows the App to read, view, or modify, the contents of your storage, including photographs, audio and video clips, personal contacts, and address book information.

> **Camera.** This allows the App to take pictures and videos using the camera on your device.

> **WiFi Connection Information.** This allows the App to check network availability.

> **Other.** This allows the App to receive data from Internet, have full network access, and read Google service configuration.

How We Use Personal Information

GeoBlue may use your personal information collected through our App for various purposes, including:
- Communicating with you, including responding to your requests for information and other inquiries
- Improving our App and facilitating your user experience
- Monitoring our App and analyzing usage trends and user activities
- Processing your claims and other transactions
- Marketing our products and services
- Preventing, investigating, identifying, or taking other actions with regard to suspected or actual fraudulent or illegal activity or activities that violate our policies
- Complying with applicable laws, regulations, legal processes, industry standards, and our company policies
- For any other purpose with your consent

We will store your personal information obtained through the App for no longer than is necessary

for the performance of our obligations or to achieve the purposes for which the information was collected, or as may be permitted under applicable law. Unless otherwise required by applicable law, at the end of the retention period we will remove personal information from our systems and records or take appropriate steps to properly anonymize it.

How We Share Personal Information

GeoBlue may share your personal information with our affiliates, business partners, and vendors that provide services on our behalf. These third parties are not meant to use personal information except for the purpose(s) for which the personal information was provided.

- GeoBlue will not sell, rent, license, or trade your personal information to third parties for their own direct marketing use unless we receive your consent to do so.
- All information you provide to GeoBlue through our App, including medical information and other sensitive personal information, may be communicated by phone, fax, or email to a healthcare provider designated by you. This information may be shared whether or not you are ultimately seen by that healthcare provider.
- GeoBlue may share your personal information under confidentiality agreements with other vendors, such as a cloud hosting service or a document storage company. These vendors, which may include members of GeoBlue's corporate family, may use your personal information to assist GeoBlue in its operations.
- We may share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, or as otherwise required by law. We may provide your personal information in response to subpoenas, search warrants, court orders, other legal processes, governmental regulations, or to establish or exercise our legal rights or defend against legal claims. We also may disclose personal information as necessary in response to activities that are unlawful or in violation of GeoBlue's terms and conditions, or to protect and defend our rights or property.
- In the event of a business transaction, including negotiations of such a transaction, (for example, the sale, reorganization, liquidation, assignment, merger, or other transfer of all or a portion of GeoBlue's business to another business entity) we may share your personal information obtained through our App.

Linked Websites

Our App may contain links to other websites that may offer information of interest to you. Unless indicated otherwise, this Privacy Policy does not apply to those websites, which may have their own privacy policies or notices that you should review to understand how they may collect, use, or share your personal information. GeoBlue is not responsible for the content or privacy practices of linked websites that it does not control.

Analytics and Advertising

We may use third-party technology to collect and use data in connection with interest-based advertising. These ad technology companies and advertisers may use, store, or access cookies, web beacons, and other storage technologies to collect or receive information from our App and elsewhere on the Internet and use that information to provide advertising services to us, including targeted interest-based advertisements delivered over time and across online services and devices.

We may use certain web analytics and marketing services to help us understand and analyze how visitors use the Site and to serve ads on our behalf across the Internet. Through these analytics and marketing services, we and our vendors may use first-party cookies or other first-party identifiers as well as third-party cookies or other third-party identifiers to create a profile of you, measure your interests, detect your demographics, detect your general location, personalize content and deliver advertisements based on your engagement online and with our App.

To find out more about how these analytics services manage the privacy of information in conjunction with delivering ads online and how to opt out of information collection by these networks, visit www.youradchoices.com and www.networkadvertising.org.

Please note that we do not control how other parties manage their opt-out processes.

Security

GeoBlue takes reasonable measures to protect personal information collected through the App from loss, theft, misuse, unauthorized access, disclosure, alteration, and destruction. For example, when registering as a GeoBlue member or when requesting, accepting, or reviewing medical appointments, you will use the GeoBlue secure server. Through encryption, the personal information that users enter, including credit card numbers and social security numbers, cannot be read easily as the personal information travels over the Internet. Nevertheless, transmission via the Internet and online digital storage are not completely secure, so we cannot guarantee the security of your personal information collected through our App.

You are responsible for maintaining the confidentiality of your GeoBlue account password. Never share your GeoBlue password with anyone you do not want to access your account, and inform GeoBlue of any need to deactivate an account or password. If you have a security concern about your account, contact GeoBlue by email at privacy@geo-blue.com or by phone at +1 (855) 282-3517.

Your Choices

Communication Preferences and Marketing. You have the opportunity to opt out of receiving communications from GeoBlue in various places on our App. You also may review and request changes to your personal information that GeoBlue has collected by emailing us at privacy@geo-blue.com. You also may mail your request to the following postal address:

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Worldwide Insurance Services
c/o Customer Service

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Location Tracking. You may be able to enable or disable location tracking by adjusting the permissions in your device. Be aware that if location services are disabled, other means of establishing or estimating location (for example, connecting to/proximity to Wi-Fi, Bluetooth, beacons, or our networks) may persist. Enabling location tracking may allow the App to track your location in the background, which may decrease battery life.

App Permissions. You may be able enable or disable certain permissions features (for example, allowing the App to read, modify, or delete the contents of your storage or take pictures and videos) by adjusting the permissions in your device.

Uninstallation. If you no longer want to provide us information through the App, you may uninstall the App from your device.

Children's Privacy

GeoBlue's App is not directed to children, and GeoBlue does not knowingly collect personal information from children under the age of 13. If we learn that we have received personal information from a child under the age of 13 through our App, we will delete the information in accordance with applicable law.

California Residents

 Please review GeoBlue's California Privacy Rights Notice for more information.

Information for Users Outside the United States

If you are using GeoBlue's App outside the United States, please be aware that personal information we obtain about you may be processed in the United States or in other countries. By using our App, you acknowledge your personal information may be transferred to and processed in countries outside your own. Please be aware that the data protection laws and regulations that apply to your personal information in other countries may differ from the laws where you are located.

Please review GeoBlue's EU GDPR Privacy notice for more information.

Policy Updates

This Privacy Policy may be revised from time to time as we add new features and services, as laws change, and as industry privacy and security best practices evolve. We display an effective date on the policy in the upper right corner of this Privacy Policy so that it will be easier for you to know when there have been material changes. Your continued use of the App following the posting of changes to the Privacy Policy will mean that you accept those changes.

Questions?

If you have questions about this Privacy Policy or about GeoBlue's handling of your personal information, please contact us by email at privacy@geo-blue.com or by phone at +1 (855) 282-3517.