

<b>FACTS</b>	The motor club programs are offered by <b>United Motor Club of America, Inc., Continental Car Club, Inc. and Auto Knight Motor Club, Inc.</b> , which are subsidiaries of Fortegra Financial Corporation (collectively referred to as "Fortegra").
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<b>Personally Identifiable Information ("PII")</b>	PII is information that can be used to distinguish or trace an individual's identity, either alone or when combined with other personal or identifying information that is linked or linkable to a specific individual. PII does not include anonymized data or de-identified data, which do not identify an individual
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<b>General</b>	We value and respect your privacy and are committed to protecting your PII. This Privacy Policy is intended to give you confidence in the privacy and security of the PII we obtain from you. We would like for you to be aware of how we collect, use and share the information we obtain about you in the course of doing business.
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<b>Definitions</b>	
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<b>Affiliates</b>	Companies related to Fortegra by common ownership or control.
<b>Nonaffiliated Parties</b>	Companies or persons not related to Fortegra by common ownership or control.

<b>What We Do</b>	
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<b>How does Fortegra collect my PII?</b>	<p>The types of PII we collect and share depend on the product(s) and/or service(s) you obtain from us. We may collect your PII:</p> <ul style="list-style-type: none"> <li>▪ When you request, apply for, purchase or otherwise obtain products or services affiliated with the motor club programs;</li> <li>▪ When you use our affiliated mobile applications;</li> <li>▪ When you provide your PII to our Affiliates; and</li> <li>▪ When you otherwise share your PII with us or our working partners.</li> <li>▪ We do not use cookies.</li> </ul>
<b>How does Fortegra protect my PII?</b>	To protect your PII from unauthorized access and use, we use a variety of security measures that comply with state and federal law. Your PII is stored on secured networks and within secured physical locations and is only accessible by a limited number of persons who have special access rights to such locations and are required to keep the information confidential. All sensitive/credit information you supply is encrypted. We scan our systems on a regular basis for malware, security holes and other known vulnerabilities. We employ a number of physical safeguards to further ensure the security of your PII. Additionally, we train our employees to protect customer PII.
<b>Does Fortegra share PII with Affiliates?</b>	<p>We may share your PII with one or more Fortegra's Affiliates for the following purposes:</p> <ul style="list-style-type: none"> <li>▪ To facilitate in providing you with certain products and/or services; and</li> <li>▪ In order to make you aware of products, services and offers associated with our Affiliates.</li> </ul>

<p><b>Does Fortegra Share PII with Nonaffiliated Parties?</b></p>	<ul style="list-style-type: none"> <li>▪ We do not sell, trade or otherwise transfer your PII to Nonaffiliated Parties without your consent. This does not include Nonaffiliated Parties who assist us in operating our website, conducting our business, or servicing you, so long as those Nonaffiliated Parties agree to keep your PII confidential. Non-personally identifiable information may be provided to Nonaffiliated Parties for marketing, advertising or other uses.</li> <li>▪ We require Nonaffiliated Parties that represent or assist us in providing agreed upon products and/or services to protect your PII and keep it confidential.</li> <li>▪ We may release your information when we believe release is appropriate to comply with the law, enforce our policies, or protect ours or others' rights, property, or safety. This may include exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.</li> </ul>
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## Reasons We May Share Your PII

**For Business Purposes**  
 We may use and share your PII in the course of our everyday business activities. We may provide your information to Affiliates and Nonaffiliated Parties as required or permitted by law, and as discussed herein. For example, we may share your information to:

- Process your transactions
- Maintain your account(s)
- Facilitate in providing you with products and services
- Conduct customer satisfaction surveys and improve customer service
- To administer a contest or promotion
- Respond to requests from regulatory and law enforcement authorities
- Market Fortegra's or its Affiliate's products

**Location Services**  
 In an effort to provide exceptional service, Fortegra may use location services in relation to certain products. If you choose, your location may be obtained from your mobile device or network.

We may use your location to:

- Identify a location in which services are needed.

Your information obtained via location service may be stored on Fortegra's servers and retained by Fortegra for ninety (90) days. Fortegra retains this information for quality assurance purposes. When we perform such searches on your behalf we do not share your PII with Nonaffiliated Parties, except for the purpose of performing the services requested. We do not collect this information to create a profile about you or your activities. To prevent Fortegra from using your current location, you can disable the GPS functionality on your mobile device, delete the location application or choose not to submit current location information when prompted.

## Additional Information

**Additional Assurances:**

- Once this Privacy Policy is published, we will add a link to it on our home page, or at a minimum on the first significant page after entering our website;
- Our Privacy Policy link includes the word 'Privacy', and can be easily be found on the page specified above;
- You can visit our site anonymously;
- You may contact us to update your personal information;
- Our website, products and services are all directed to persons 13 years of age or older, and we do not collect information from anyone under 13 years of age; and
- If at any time you would like to unsubscribe from receiving future communications, you can call us and we will promptly remove you from such correspondence.

**Data Breaches**  
 In the event that a data breach occurs and your unencrypted PII is acquired, or reasonably believed to have been acquired by an unauthorized person, we will take the following responsive action(s):

- We will publish an on-site notification within 30 business days; and
- We will notify you using the contact information provided by you.

**Changes to our Privacy Policy:**

If we decide to change our privacy policy, we will post those changes on this page, and/or update the Privacy Policy date below.

\*Disclaimer: If you click on a link to a third party site, you will be taken to websites we do not control. This Privacy Policy does not apply to the privacy practices of that website. Read the privacy policy of other websites carefully. We are not responsible for these third party sites.

This Privacy Policy was last modified on August 30, 2016.