

## Web Site Use Agreement

This Internet Web Site Use Agreement (the "Agreement") is between you and Shelter General Insurance Company ("Shelter") with a principal place of business at 1817 West Broadway, Columbia, MO 65218. Use of Shelter's Internet Web site located at [www.MySayNation.com](http://www.MySayNation.com) (the "My Say Nation Web Site") signifies your agreement to the terms and conditions of use set forth below in the Agreement

You acknowledge that these terms and conditions of use govern your use of the My Say Nation Web Site and that you accept the terms thereof and any subsequent changes. YOU AGREE TO READ THESE TERMS AND CONDITIONS OF USE CAREFULLY BEFORE USING THIS MY SAY NATION WEB SITE AND TO CHECK BACK REGULARLY FOR ANY REVISIONS. If you do not agree to these terms and conditions of use, you may not access or otherwise use this My Say Nation Web Site.

By visiting the My Say Nation Web Site, you expressly consent to the collection and use by Shelter of personally identifiable information according to the terms of My Say Nation Web Site's [Privacy Policy].

Shelter reserves the right, at its sole discretion, to change, modify, add, or remove any portion of this Agreement, in whole or in part, at any time. Notification of changes in the Agreement will be posted on the My Say Nation Web Site and your continued use of the website after such notice of changes signifies your acceptance of the changes.

The My Say Nation Web Site is protected by copyright as a collective work and/or compilation, pursuant to U.S. copyright laws, international conventions, and other copyright laws. The contents of the My Say Nation Web Site are only for your personal, non-commercial use. All materials contained on the My Say Nation Web Site are protected by copyright, and are owned or controlled by Shelter or the party credited as the provider of the Content. You will abide by any and all additional copyright notices, information, or restrictions contained in any Content on the My Say Nation Web Site. You may download and make copies of the Content and other downloadable items displayed on this My Say Nation Web Site for personal, noncommercial use only, provided that you maintain all copyright and other notices contained in such Content. Copying or storing of any Content for other than personal, noncommercial use is expressly prohibited without the prior written permission from Shelter or the copyright holder identified in the individual Content's copyright notice.

Shelter may change, suspend, or discontinue any aspect of the My Say Nation Web Site at any time, including the availability of any My Say Nation Web Site feature, database, or Content. Shelter may also impose limits on certain features and services or restrict your access to parts or all of the My Say Nation Web Site without notice or liability.

You represent, warrant, and covenant that You will not upload, post or transmit to or distribute or otherwise publish through the My Say Nation Web Site any materials which:

- restrict or inhibit any other user from using and enjoying the My Say Nation Web Site;
- are unlawful, threatening, abusive, libelous, defamatory, obscene, vulgar, offensive, pornographic, profane, sexually explicit, or indecent;

- constitute or encourage conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate law;
- violate, plagiarize or infringe the rights of third parties including, without limitation, copyright, trademark, patent, rights of privacy or publicity, or any other proprietary right;
- contain a virus or other harmful component;
- contain any information, software, or other material of a commercial nature;
- contain advertising of any kind; or
- constitute or contain false or misleading indications of origin or statements of fact.

You must be at least eighteen (18) years old to use the My Say Nation Web Site.

You hereby agree to indemnify, defend, and hold Shelter, and all its officers, directors, owners, agents, employees, information providers, affiliates, licensors, and licensees (collectively, the "Indemnified Parties") harmless from and against any and all liability and costs incurred by the Indemnified Parties in connection with any claim arising out of any breach by you of the Agreement or the foregoing representations, warranties and covenants, including, without limitation, attorneys' fees and costs. You must cooperate as fully as reasonably required in the defense of any claim. Shelter reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you and you shall not in any event settle any matter without the written consent of Shelter.

The My Say Nation Web Site contains links and pointers to other related World Wide Web Internet sites, resources, and sponsors of the My Say Nation Web Site. Links to and from My Say Nation Web Site to other third party sites, maintained by third parties, do not constitute an endorsement by Shelter or any of its subsidiaries or affiliates of any third party resources, or their contents. Shelter disclaims any and all responsibility for content contained in any third party materials provided through links from the My Say Nation Web site.

THE MY SAY NATION WEB SITE, INCLUDING ALL CONTENT, SOFTWARE, FUNCTIONS, MATERIALS, AND INFORMATION MADE AVAILABLE ON OR ACCESSED THROUGH THE MY SAY NATION WEB SITE, IS PROVIDED "AS IS." TO THE FULLEST EXTENT PERMISSIBLE BY LAW, SHELTER AND ITS SUBSIDIARIES AND AFFILIATES MAKE NO REPRESENTATION OR WARRANTIES OF ANY KIND WHATSOEVER FOR THE CONTENT ON THE MY SAY NATION WEB SITE OR THE MATERIALS, INFORMATION, AND FUNCTIONS MADE ACCESSIBLE BY THE SOFTWARE USED ON OR ACCESSED THROUGH THE MY SAY NATION WEB SITE, FOR ANY PRODUCTS OR SERVICES OR HYPERTEXT LINKS TO THIRD PARTIES OR FOR ANY BREACH OF SECURITY ASSOCIATED WITH THE TRANSMISSION OF SENSITIVE INFORMATION THROUGH THE MY SAY NATION WEB SITE OR ANY LINKED SITE. FURTHER, SHELTER AND ITS SUBSIDIARIES AND AFFILIATES DISCLAIM ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING, WITHOUT LIMITATION, NON-INFRINGEMENT, MERCHANTABILITY, OR FITNESS FOR A PARTICULAR PURPOSE. SHELTER DOES NOT WARRANT THAT THE FUNCTIONS CONTAINED IN THE MY SAY NATION WEB SITE OR ANY MATERIALS OR CONTENT CONTAINED THEREIN WILL BE UNINTERRUPTED OR ERROR FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THE MY SAY NATION WEB SITE OR THE SERVER THAT MAKES IT AVAILABLE IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. SHELTER AND ITS SUBSIDIARIES AND AFFILIATES SHALL

NOT BE LIABLE FOR THE USE OF THE MY SAY NATION WEB SITE, INCLUDING, WITHOUT LIMITATION, THE CONTENT AND ANY ERRORS CONTAINED THEREIN.

By posting messages, uploading files, inputting data or engaging in any other form of communication (individually or collectively "Communications") to the My Say Nation Web Site, you hereby grant to Shelter a perpetual, worldwide, irrevocable, unrestricted, non-exclusive, royalty free license to use, copy, license, sublicense, adapt, distribute, display, publicly perform, reproduce, transmit, modify, edit and otherwise exploit such Communications, in all media now known or hereafter developed. You hereby waive all rights to any claim against Shelter for any alleged or actual infringements of any proprietary rights, rights of privacy and publicity, moral rights, and rights of attribution in connection with such Communications.

THIS AGREEMENT IS GOVERNED BY AND MUST BE CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF MISSOURI, WITHOUT REGARD TO CONFLICTS OF LAWS PROVISIONS. SOLE AND EXCLUSIVE JURISDICTION FOR ANY ACTION OR PROCEEDING ARISING OUT OF OR RELATED TO THIS AGREEMENT SHALL BE AN APPROPRIATE STATE OR FEDERAL COURT LOCATED IN THE STATE OF MISSOURI.

Any cause of action you may have with respect to your use of the My Say Nation Web Site must be commenced within one (1) year after the claim or cause of action arises. If for any reason a court of competent jurisdiction finds any provision of the Agreement, or portion thereof, to be unenforceable, that provision shall be enforced to the maximum extent permissible so as to affect the intent of the Agreement, and the remainder of this Agreement shall continue in full force and effect.

## **Privacy Policy**

Effective: August 20, 2016

Shelter General Insurance Company ("Shelter," "us" or "we"), describe in this privacy policy (the "Policy") our practices regarding the use and processing of personal information that we collect via our websites located at [www.MySayNation.com](http://www.MySayNation.com) (the "Site").

Should you have any questions regarding this Policy, you can Email us at [privacy@sayinsurance.com](mailto:privacy@sayinsurance.com) or call us at (800) 225-5729.

### **Information Collection**

Automatically, passively submitted: When you visit the Site, your browser and computer automatically provide to us information on how you arrive at the Site including the URL that referred you, your browser type and version, your device type, your internet protocol (IP) address, your location, the pages you visit as you navigate through the site (clickstream data), how long you stay on those pages, and the hyperlinks you click on. This information is collected using various technologies including server logs,

cookies, web beacons, and other tracking technologies which are described in greater detail in our cookie policy.

**Actively provided:** You may also actively provide us with personal information when you use our Site or otherwise interact with us. For example, you will actively submit personal information to us when you fill out a form, create an account, or send an email to our Support team. In this context, we may ask you to provide contact information such as your name, email address, and physical address; social media information such as your social profile; login information such as user name and password; and other information such as survey responses, photo uploads, and forum posts. In each instance, you will know what data categories you provide, because you will be actively entering the information.

**Combined:** We may link information that you automatically provide with information that you actively submit. When such a linkage occurs, we treat all of the combined data as personal data.

### **Information Use**

We use automatically, passively provided information on your technical environment and browsing history to operate and optimize our Site.

We use information you actively provide to respond to your requests and to contact you with invitations to take surveys and with marketing emails. We use your contact information including your email address and phone number to send you the information you have requested. When you become a member of My Say Nation, we will send you regular invites and service emails as part of your ongoing membership, and will contact you regarding rewards from contests. You may at any time choose to stop receiving emails from us by using one of the unsubscribe options we provide. Please see the Your Choices section of this Policy for more information about opting-out of communications.

Your personal information is not retained by us for longer than necessary for the legally permissible purposes for which it was collected as outlined in this Policy, as required under applicable retention policies and as required or permitted in accordance with applicable law.

### **Data Recipients**

We do not share your personal information with third parties, except in the following cases:

- with your consent
- with affiliated and unaffiliated services providers that act on our behalf and under our instructions to help us operate our business (data processors)
- in redacted or aggregated form that cannot be used to identify you individually.
- if required or permitted by law, including as necessary to comply with the law, to protect the rights or safety of our website, other users, or third parties (e.g., for fraud protection and credit risk reduction purposes; for protecting and defending the rights or property of Shelter, its customers, other users, or members of the public), or
- with a buyer of all or substantially all of our assets relating to a particular business line or division, or in connection with a merger, acquisition, reorganization or restructuring.

## **Your Choices**

You have a variety of choices regarding which personal information we may collect, process, and use, and for what purposes. Wherever reasonably practical, we will provide you with the ability to use the features of the Site without submitting personal information to us or to use a pseudonym. Some areas of the Site however, require you to provide accurate and up to date personal information and your choice is to not use such areas and features.

You can contact us to request that we correct or stop using your personal information, or to find out what personal information we have collected about you:

**Email Communications** – You may opt-out of receiving marketing and other promotional emails from us at any time by clicking the Unsubscribe links embedded within the emails we send, or by contacting us directly at [privacy@sayinsurance.com](mailto:privacy@sayinsurance.com). Members of My Say Nation can opt-out of participating by using the Unsubscribe links embedded in emails, or by using the Unsubscribe option in the Profile section of the member portal. Some emails are transactional in nature, and these emails do not provide the ability to opt-out.

**Web Monitoring** – If you wish to browse the Site without being tracked by cookies, there are a number of options available to you depending on the specific type of opt-out you wish to perform. To learn more about your options, please visit our [\[Cookie Policy\]](#).

**Data Access, Correction & Deletion** – You may request access to your personal information to confirm that it is in our possession, to ensure that it is accurate and to make corrections, or to request that it be anonymized. We will respond to your request as quickly as possible and will need to verify your identity before providing you with access to the personal information we hold about you. In some cases, we may be unable to accommodate your request if we are unable to verify your identity, if we are prohibited by law, if disclosure would result in the disclosure of the personal information of others, or if the request is unreasonable or impractical. If we are unable to process your request for these or any other reasons, we will provide you with an explanation of the reason for denial, and you will be permitted to request a review. All requests for information should be sent by email to [privacy@sayinsurance.com](mailto:privacy@sayinsurance.com).

## **International Considerations and Data Transfers**

Information collected on this Site may be processed outside of the country you are visiting from. Generally, we process personal information in Canada, the United States, Australia, and the United Kingdom. Occasionally, we use service providers located in other jurisdictions to process data on our behalf and under our instructions. At all times, we take appropriate measures to ensure that your personal information is processed securely, and in accordance with international data transfer laws and this Policy.

## **Links**

The Site contains links to websites not affiliated with us (“external websites”). Your use of an external website or any information or other content found on an external website is subject to and governed only by the terms and conditions of such website. Shelter does not endorse or make any representations or warranties concerning, and will not in any way be liable for any content, products, services, or other materials available on or through an external website. Shelter encourages you to review the privacy policies and terms of use of external websites before you submit any personal information to them.

## **Security**

Shelter has implemented commercially reasonable safeguards and precautions to protect your personal information, including technical and organizational measures against unauthorized access, improper use, alteration, unlawful or accidental destruction, and accidental loss. These measures include utilizing secure Transport Layer Security (“TLS”) connections for data collected via our platform, employee training, policies, and secure facilities. Access to personal information is restricted to employees and contractors who have a need to know and who are required to maintain the confidentiality and security of information. Failure to meet these requirements can result in termination and/or criminal prosecution where applicable.

## **Children’s Data**

This site is not intended for or directed at children and we do not knowingly collect personal information from any person under the age of 13. If we discover that we have inadvertently collected personal information from a person under 13 years of age, we will promptly take commercially reasonable measures to delete such information from our systems.

## **Changes to This Policy**

We may change the terms of this Policy at any time at our sole discretion so please review it periodically. To view previous versions of this Policy, please visit the Archive linked below.

[Archive]

## **Cookie Policy**

Effective: August 20, 2016

This Cookie Policy (the “Policy”) describes how Shelter General Insurance Company (“Shelter,” “us” or “we”) uses cookies and similar technologies to collect and store information when you visit this website (the “Site”). For additional information on our privacy practices, please visit our [Privacy Policy].

Should you have any questions regarding this Policy, you can Email us at [privacy@sayinsurance.com](mailto:privacy@sayinsurance.com) or call us at (800) 225-5729.

### **What are Cookies?**

When you visit the Site, Shelter or a third party may send you a cookie. Cookies are small text files that may be placed in your browser directory on your computer or mobile device. When a website is accessed, a cookie that is placed on a device will send information to the party that has placed the cookie. Cookies are extremely common and used on most websites. Each cookie will typically contain the name of the domain from which the cookie has come, the “lifetime” of the cookie, and a value (usually a unique number). For a more thorough explanation of what cookies are and how they operate, please visit [www.aboutcookies.org](http://www.aboutcookies.org) or [www.allaboutcookies.org](http://www.allaboutcookies.org).

### **Why are Cookies useful?**

In general, the purpose of cookies is to improve the performance of the Site and your experience while visiting the Site. Cookies help make your visits easier by recognizing you upon return and providing a customized experience. Cookies also allow us to do useful things; for example, cookies allow us to find out whether you have visited the Site previously. Cookies help us make the Site work more efficiently, enable extra functionality, and provide us with additional information about your visit. Cookies also allow us to track overall Site usage and determine areas that users prefer.

### **First Party and Third Party Cookies**

Our Site may place first party cookies and allow third parties to place cookies on your device. The difference between a first party cookie and a third party cookie relates to the control of the party who serves the cookie. First party cookies are cookies that are specific to the website that created them. Their use enables us to operate an efficient service and to track the patterns of behavior of visitors to the Site. Third party cookies, on the other hand, are placed on your device by a third party (i.e., not by Shelter). While we may allow third parties access to the Site to place these cookies on users’ devices, for example by embedding functionality such as Social Media widgets, we do not retain control over the information supplied by the cookies, nor do we retain access to that data. Some third party cookies have the ability to track your browsing activity across sites, such as ad networks which are intended to deliver relevant, targeted ads to you including ads for Shelter products and services delivered on external websites. This information is controlled wholly by those third parties in accordance with their respective privacy policies. We do not share your personal information with the third parties for their own use.

### **Session and Persistent Cookies**

Our Site may place session and persistent cookies on your device. Whereas the difference between a first party and third party cookie relates to the party controlling the initial placement of the cookie on your device, the difference between a session and a persistent cookie relates to the length of time the cookie lasts. Session cookies are cookies that typically last for as long as you are using your browser, also

known as a browser session. When you end your browser session, the cookie expires. Persistent cookies, as the name implies, are persistent and will last after you close your browser. This allows for quicker and often more convenient access to our Site among other functionality.

### **Sparq Cookies**

The Sparq platform sets a number of cookies in order to function properly and to facilitate authentication, remember preferences, and maintain sessions. My Say Nation members who use the Sparq platform will receive these cookies when interacting with the platform. Generally, users and community members may not opt-out of these cookies directly, and we recommend that they do not delete or block these cookies to ensure a proper user experience. Most of these cookies are proprietary, although a small number are generated by third parties including Google Analytics and Dynatrace. These third party Sparq cookies help Shelter measure how users and panelists interact with the platform, and do not store any personal information.

### **Linking of Cookie data with other data**

Information gathered through usage of a cookie is not generally linked to any direct personal identifiers (e.g., your name or e-mail address). Once you submit personal data on our sites however (e.g., by signing up to receive information from us, become a customer, etc.), we may link such personal data with cookies or other data that are associated with your visit(s) to our Site. This linkage allows us to create a 'profile' of your preferences so that we may tailor Site content, offers, and promotions to your interests.

### **Google Analytics**

This Site uses Google Analytics, a popular website analytics service of Google Inc. ("Google") which sets its own cookies. Google uses this information on behalf of the Site in order to analyze the use of the Site, to compile reports on Site activities, and to provide further services in connection with the Site. The IP address transmitted by your browser within the context of Google Analytics will not be combined with other Google data.

### **Marketo**

This Site uses Marketo, a marketing automation platform to help us understand your use of the Site and to tailor the Site and resulting communications to your interests. Marketo technology uses cookies and web beacons to create a 'profile' of your browsing activity and email interaction as outlined elsewhere in this Policy. While Marketo is a third party, the service they provide us allows us to use their functionality in a first party context, and we directly control the setting of Marketo cookies as well as the data they collect via our Site. For more information about Marketo, please visit <http://www.marketo.com/>.

### **Kissmetrics**

This Site uses Kissmetrics, a website analytics service which uses cookies to track your interaction with the Site. More information can be found in the Kissmetrics privacy policy located at <https://www.kissmetrics.com/privacy>.

### **Disabling, Deleting, or Opting Out of Cookies**

If you do not want to have cookies placed on your device by third parties, many of them offer ways to opt-out.

You may prevent the collection of your data by Google Analytics by downloading and installing the Browser Plugin located here: <https://tools.google.com/dlpage/gaoptout>

To opt-out of Kissmetrics tracking, please visit <https://www.kissmetrics.com/user-privacy>.

Information on opting-out of ad networks can be found at [www.aboutads.info](http://www.aboutads.info). If you are in the European Union, please visit [www.youronlinechoices.eu](http://www.youronlinechoices.eu).

In addition, most web browsers allow you to view and control most cookies through browser settings. You may refuse the use of cookies by selecting the appropriate settings on your browser to decline cookies. You may also delete existing cookies through your browser. Information on deleting/controlling cookies for specific browsers can be found at [www.aboutcookies.org](http://www.aboutcookies.org) or [www.allaboutcookies.org](http://www.allaboutcookies.org). Please note that if you delete cookies, or visit from another browser or device, you may need to set your preferences again including opt-out preferences. If you disable cookies, you may not be able to use the full functionality of the Site. In particular, you may have limited access to some areas or be transitioned to a different experience.

### **Similar Technologies**

There are other technologies that perform a similar function to cookies. These include web beacons and clear gifs, local shared objects (also known as “LSOs” or “Flash cookies”), and digital fingerprints. These technologies may be used in conjunction with cookies to help us generate additional functionality and data:

**Web beacons/clear gifs** – When we send you newsletters or other messages we use these technologies so that we can track email open and click rates, which in conjunction with cookies helps us understand your interests and send you more relevant, targeted messages.

**Digital fingerprinting** – When you become a member of our communities, we may use “digital fingerprinting” technology to help us uniquely identify you, and to ensure the integrity of survey results by suppressing duplicate accounts, fraudulent surveys, and fraudulent responses. To create the digital fingerprint, we use third party technology to collect data points about your computer and to generate a unique identifier by combining those data points. This digital fingerprint cannot reveal your personal identity on its own, and your personal information is not transferred to any third party via the digital fingerprint without your consent.

Local shared objects (“LSO’s” or “Flash cookies”) – When you interact with certain functions of the site such as viewing videos, LSOs may be used by third parties to store information on your computer. LSO’s differ from regular cookies in a number of ways, including their storage location, which means that they cannot be deleted using any of the instructions described previously. More information about LSO’s and how you can remove them is [here](#).

### **Do Not Track Signal**

Some browsers allow you to send a ‘Do Not Track’ request when you visit a website. Aside from the cookie related settings listed above, this Site does not process Do Not Track signals sent by your browser.

### **Changes to This Policy**

We may change the information contained in this Policy at any time at our sole discretion so please review it periodically.