

## **Advantage Auto MGA – Quick Photo Privacy Policy**

Effective Date: December 13, 2019

Please read this Privacy Policy carefully. This Privacy Policy applies to information collected through **Advantage Auto MGA – Quick Photo** (“Quick Photo”). By using Quick Photo, you acknowledge that you have read and understood this Privacy Policy and the **Advantage Auto MGA – Quick Photo** End User License Agreement. Note that this Privacy Policy does not apply to information collected through any means other than Quick Photo, including information that you provide to **Advantage Auto MGA** offline. References to “**Advantage Auto MGA**,” “we,” “our,” “us,” or variations of any of these, shall mean **Advantage Auto MGA**.

### **Children**

Quick Photo is not intended for children. Children should not use Quick Photo for any purpose, even with the permission of their parents. **Advantage Auto MGA** will not knowingly allow anyone under 13 to provide any personally identifying information. If you are under 13, please do not provide any information about yourself through Quick Photo.

### **Information Collected**

**Advantage Auto MGA** collects information in two ways: through information you voluntarily submit using Quick Photo (“User-Provided Information”) and through your installation and use of Quick Photo. All information that may be used to identify you will be treated as Personal Information.

- **User-Provided Information**

One way **Advantage Auto MGA** collects information is by you providing that information. To use Quick Photo, you may be required to provide personal information (e.g., information that can be used to identify you), which may include your first and last name, email address, mailing address, telephone number, insurance claim number, and Vehicle Identification Number (“VIN”). In addition, Quick Photo allows users to allow insurance carrier representatives to take screen shots of, or to upload photographic images, videos of damaged vehicles and damage description text to assist in the preparation of vehicle damage repair estimates (collectively, the “User Photographs and Videos”). You are solely responsible for the content of the User Photographs and Videos you upload to Quick Photo or allow the insurance carrier representatives to take screen shots of through Quick Photo; please be careful in selecting what images to include as part of your submission or allowing the video chat to continue without pause so that the insurance carrier representatives cannot take screen shots of videos that you do not want to share.

- **Mobile Device Type and Operating System Information**

Quick Photo automatically collects information about your mobile device type, operating system, location information and camera settings.

### **How We Use Information We Collect**

- **Personal Information**

We use Personal Information that we collect to provide you with information and documentation related to Quick Photo.

We may provide your Personal Information to our third party service providers, but they will only be permitted to use that information in connection with services they provide to us and you (e.g., we may store your data on servers that are owned and operated by our hosting services provider,

etc.). We will also provide your Personal Information to insurance carriers (and their third party service providers) that are processing claims relating to your damaged or totaled vehicle.

We may use Personal Information we collect (including any corresponding general information) to provide you information about other information, products or services offered by **Advantage Auto MGA**. If you do not wish to receive these kinds of communications, you can opt out by sending **Advantage Auto MGA** an email with the subject as "ELECTION TO OPT OUT – Advantage Auto MGA" to [compliance@mendota-insurance.com](mailto:compliance@mendota-insurance.com).

We may provide your Personal Information to our trusted business partners, to enable them to provide you information about other information, products or services offered by those business partners. If you do not wish to receive these kinds of communications, you can opt out by sending **Advantage Auto MGA** an email with the subject as "ELECTION TO OPT OUT – BUSINESS PARTNERS" to [compliance@mendota-insurance.com](mailto:compliance@mendota-insurance.com). Please note, however, that once you opt out, we will no longer share your Personal Information with our trusted business partners, but to the extent a business partner has already been provided your Personal Information, you must contact that business partner directly to opt out of receiving further marketing materials from it.

We also use Personal Information to help us create, develop, operate, deliver, and improve our products, services, site content, user experience, and advertising of our products and services. We may also use personal information for internal purposes such as auditing, data analysis, and research to improve the products, services, and customer communications of **Advantage Auto MGA** and its affiliates. We may also use depersonalized or aggregated datasets for any or all of these purposes.

We may provide your Personal Information to our affiliated entities and joint venture partners who may use the Personal Information for the same purposes as us.

- **User Photographs and Videos**

Any and all images and videos (including any annotations or notes thereto) that you upload to or allow insurance carrier representatives to take screen shots of from Quick **Photo** will be shared, unedited and without modification by **Advantage Auto MGA**, with insurance carriers that are processing claims relating to your damaged or totaled vehicle. These insurance carriers will use your User Photographs and Videos for the limited purpose of processing claims relating to your damaged or totaled vehicles. **Advantage Auto MGA** will not use or share User Photographs or Videos for any other purpose, except for system administration, for troubleshooting for Quick **Photo**, to perform industry research and to develop products.

## **Security**

Information **Advantage Auto MGA** collects on Quick **Photo** is stored within **CCC Information Services Inc. ("CCC")** controlled databases (or databases hosted on CCC's behalf) on servers maintained in protected environments. However, no physical or electronic security system is impenetrable, and no security can prevent all unauthorized access, use or disclosure. Although CCC strives to use commercially reasonable means to protect your information, CCC cannot guarantee its absolute security, nor can CCC guarantee that information you supply won't be intercepted while being transmitted to CCC over the Internet.

## **Cookies and Other Tracking Mechanisms**

- **What Information Might the Cookies and Other Tracking Mechanisms Capture**

With cookies and other tracking mechanisms enabled, **Advantage Auto MGA** will be able to track, where applicable and without limitation, the number of visits, number of page views, number of user sessions, new visitors, traffic received by other websites that directed traffic to **Advantage Auto MGA's** website or

mobile application, social sharing of **Advantage Auto MGA** website content or mobile application, user location for demographic information, and the number of reports run and report generation information.

- **What are Cookies and Other Tracking Mechanisms**

A cookie is a small entry in text file stored on your computer's hard drive for the purpose of identifying your web browser during interaction on websites. The cookie contains an ID number that allows **Advantage Auto MGA** to, among other items, track the pages you've visited. If you log into the **Advantage Auto MGA** website or mobile application via a third party, such third party may collect and use the information you provide. **Advantage Auto MGA** has no control and is not responsible for such third-party collection and use, and you should review their data collection practices. **Advantage Auto MGA** may also use a small file, called a web beacon. In combination with cookies, web beacons allow **Advantage Auto MGA** to track, for example, whether web pages are viewed, how often web pages are viewed, and the specific times of day web pages are viewed. **Advantage Auto MGA** may use other tracking mechanisms as well, for instance those utilized by analytics providers.

- **What Does **Advantage Auto MGA** Do with Information Captured by Cookies and Other Tracking Mechanisms**

**Advantage Auto MGA** utilizes the information captured by **Advantage Auto MGA** cookies and other tracking mechanisms to enhance the website or mobile application user experience, including, user interface and navigation. Further, **Advantage Auto MGA** may use cookies to personalize content and ads, to provide social media features and to analyze **Advantage Auto MGA's** traffic. **Advantage Auto MGA** may also share information captured by **Advantage Auto MGA** cookies and other tracking mechanisms with **Advantage Auto MGA's** social media, advertising, and analytics partners, who may combine it with other information that you've provided to them or that they've collected from your use of their services. Additionally, **Advantage Auto MGA** may share information captured by **Advantage Auto MGA** cookies and other tracking mechanisms with our third-party contractors and suppliers.

- **How to Disable Cookies and Other Tracking Mechanisms**

The following sites offer instructions for enabling or disabling the use of cookies in your browser. However, if you choose to decline cookies, you may not be able to take advantage of various features on the website or mobile application that are available to other visitors.

[Chrome](#)

[Firefox](#)

[Microsoft Internet Explorer and Edge](#)

[Opera](#)

[Safari](#)

Please go [here](#) for instructions for enabling or disabling the use of cookies in your Google Analytics™ service.

Tracking mechanisms for mobile applications are not configured to be disabled. As such, if you do not consent to the collection, use or sharing of this type of information in the manner described in this privacy policy, please do not use the **Advantage Auto MGA** mobile application. By using the **Advantage Auto MGA** mobile application or website, you are "opting in" to the collection, use and sharing of this information described in this privacy policy.

**Information Collected by Third Parties**

Some of **Advantage Auto MGA's** business partners, including advertisers, use cookies, but **Advantage Auto MGA** has no access to or control over these cookies. This Privacy Policy covers the use of cookies, if any, provided by **Advantage Auto MGA** only and does not cover the use of cookies by any third parties.

**Information Provided to Third Party**

Quick **Photo** may contain links to websites not controlled by **Advantage Auto MGA**. **Advantage Auto MGA** is not responsible for the privacy practices of third parties. **Advantage Auto MGA** encourages users to read the privacy statements of third party websites to which they link. This Privacy Policy applies only to information collected from Quick **Photo**.

**Other Users**

In addition to the uses identified above, **Advantage Auto MGA** may access or disclose Personal Information under certain additional circumstances such as the following: (a) to protect or defend the legal rights or property of **Advantage Auto MGA** and its corporate affiliates; (b) to protect against fraud or for risk management purposes; or (c) to comply with applicable law or legal process.

**Business Transactions**

In addition, if **Advantage Auto MGA** sells all or part of its business or sells or transfers all or a material part of its assets, or is otherwise involved in a merger or transfer of all or a material part of its business, **Advantage Auto MGA** may transfer your Personal Information to the party or parties involved in the transaction as part of that transaction.

**Changes to the Privacy Policy**

**Advantage Auto MGA** reserves the right to change this Privacy Policy at any time in our sole discretion. You are expected to check this page frequently so you are aware of any changes as they are binding on you. Your continued use of Quick **Photo** after **Advantage Auto MGA** posts a revised Privacy Policy signifies your acceptance of the revised Privacy Policy.