

AXA Assistance USA Privacy Policy

AXA Assistance USA values its relationship with you. Protecting the privacy of your personal information is of the greatest importance to us. As a service provider, we are regulated by federal and state laws protecting the confidentiality and security of your information, as well as our use and disclosure of it. Additionally, we adhere to privacy policies of our clients which contract with AXA Assistance USA to perform services for their customers.

- Whether you are a current, former, or potential customer, AXA Assistance USA treats your personal information with the same high level of confidentiality and security.
- We never sell your personal information.
- We only share your personal information as necessary to provide the services you have requested or to contact you about AXA Assistance USA's products and services.

At AXA Assistance USA, we gather information about you that may be used to process and service your benefits, settle your claims and offer you additional products and services that we think may be of interest to you, as permitted or as directed by you. Some of this may be nonpublic, personal information (information not available to the general public) that is provided by you, that we gather from transactions and communications with you, through services performed for you, that we obtain from third parties, or that we obtain through other means, all as permitted by law.

Information we collect from you

We collect information you provide us when you request our services, either on the internet, by phone, or by other means. It may include information such as your name, address, residence information, telephone number, email address, about your family members or individuals who may be eligible for benefits. It also includes information from your communications with us such as letters, telephone calls, and emails.

When you visit our Web sites, we may also use the information we collect to provide services to you and enhance your online experience. For example, we use Web Site Information to analyze use of our Web sites. Information that does not identify you, or that you give us for contests and surveys, may be used for marketing purposes.

We advertise on other companies' Web sites. Some of these sites may use cookies and Web beacons to capture and transmit non-personally identifiable information about you to us or our service providers. We also may use advertising companies to display our ads on Web sites. These companies may use non-personally identifiable information about your visits to Web sites, together with non-personally identifiable information about your purchases and interests from other online and offline sources, to provide ads about goods and services that may be of interest to you. We may share Web site usage information with these companies to manage and target ads and for market research. We and our ad companies may note some of the pages you visit on our site through Web beacons. While serving ads to this site, our ad companies may place or recognize unique cookies on your computer. Information obtained

through these processes may be combined with personally identifiable information in order to analyze our marketing efforts.

You can choose to have your computer warn you each time a cookie is being sent, or you can choose to reject all or certain kinds of cookies. In most cases, you can do this by changing the settings on your browser (e.g., Internet Explorer, Google Chrome, Safari, etc.). However, if you choose to reject cookies, some Web sites may not function properly. Flash cookies may be managed using the Adobe Flash Player™ Settings Manager available at www.adobe.com.

Information we collect from third parties

We may collect information about you through third parties that make this site and our products and services available to you, such as your company employer, your organization where you are a member or another third party with whom you are affiliated. Information which may be collected from these third parties includes information such as your name and your eligibility to participate in offers we make to you. We do not collect other personal information about you from these third parties without your permission.

Information about your transactions

We may collect information about your transactions with us and others, including our partners. It includes information such as your Mastercard card benefits.

Information we disclose

The above-described types of personal and other types of information about our current, former, or potential customers may be disclosed, but only as permitted or required by law, or as permitted or directed by the customer or consumer.

We may disclose information to unaffiliated third parties that perform services or functions on our behalf including the marketing of our products or services. Further, we may also disclose information as necessary to affect, administer, or enforce a transaction that you request or authorize.

The following are examples of situations in which we may disclose information:

- Your information may be passed between us and our agents, MasterCard, the bank which issued your card, your trade group or association and others who may be involved in the sales and marketing of AXA Assistance USA products and services, processing of applications, and servicing of benefits.
- We may provide your information to others whom we determine need such information to perform professional functions for us. These may include parties helping us with administrative services.
- We may supply information as required by search warrant, subpoena, or legal process to state insurance departments or other law enforcement or government authorities when required by law, or to protect our own legal interests in the event of suspected illegal or fraudulent activities.

All of the unaffiliated entities with which we may share your information are required to keep the information confidential and use it only for the purposes for which it was shared, except as otherwise permitted by law.

International Transfers

AXA Assistance USA is based in the United States of America and works with affiliates and service providers located around the world. As a result, in order to provide you with the services you are requesting, your personal information may be transferred to, stored at or processed in other countries, including the United States of America, Argentina, Brazil, Colombia, Mexico and other countries, which may not have equivalent privacy or data protection laws. However, regardless of where your personal information is transferred, we will protect it in accordance with this Privacy Policy.

Notice to residents of Argentina

If you are a resident of the Republic of Argentina, your Personal Data is fully protected in accordance with the provisions of Law 25,326 of the Republic of Argentina and laws related and decrees. Personal data, privacy, purpose, international transfer, security and the use of cookies are handled as described above in this Policy of Privacy. The affiliate of AXA Assistance USA in Argentina is AXA Assistance Argentina SA, domiciled at Maipú 255, 17th floor, City of Buenos Aires, CUIT 33-65328406-9. The legally Control Agency defined is the Agency for Access to Public Information, with authority to hear reports and complaints from users. Visit www.jus.gob.ar/datospersonales.aspx for additional information.

Notice to California Residents

If you are a California resident, California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your personal information from us to a third party for the third party's direct marketing purposes. We do not disclose your personal information to any third party for that party's marketing purpose. To obtain additional information or to make such a request, please send an email to compliance@axa-assistance.us or write:

Chief Privacy Officer
AXA Assistance USA
Attn: Compliance Department
122 South Michigan Avenue
Suite 1100
Chicago, IL 60603

AXA Assistance USA communications

As an AXA Assistance USA customer, you may be contacted by AXA Assistance USA regarding your benefits and our products and services, such as billing notices, confirmations of changes, changes to our products, and other AXA Assistance USA-specific communications. You may

not unsubscribe from AXA Assistance USA-specific communications that relate to your primary usage of our service and products and you agree to receive these if you make a purchase.

AXA Assistance USA may also contact you with offers regarding AXA Assistance products or services which may be of interest to you.

If you no longer want to receive emails from AXA Assistance USA with offers regarding our products and services, you may opt out of receiving these emails by clicking on the link to "unsubscribe" provided at the bottom of each email. We will endeavor to comply with your opt-out request(s) within a reasonable time period. Please also note that if you do opt out of receiving marketing communications from us, we may still send you other important administrative communications about your benefits or requests you have made from which you cannot opt out.

Confidential and secure environment

AXA Assistance USA is strongly committed to protecting the confidentiality and security of your information against unauthorized access and disclosure. As examples, we use encryption technology to protect your information and only allow those with a "need to know" to ever access it.

We are committed to ensure that all of your AXA Assistance USA transactions are safe and secure and protected by industry wide security standards. These security standards are designed to protect your information as it is transmitted from your computer to our network. This technology is called Secure Socket Layer (SSL). SSL is the leading security protocol for data transfer on the Internet and helps to protect the safety and confidentiality of your information. By providing us with your personal information or information about your claim on our secure server, you are protected by Secure Socket Layer (SSL) technology, which is utilized by most popular browsers, including Google Chrome, Firefox and Internet Explorer.

Links to other companies on the AXA Assistance USA website

The AXA Assistance USA website may contain links to our business partners and links to other sites offering valuable information. If you choose to provide any personal information directly to any of these entities, the collection and disclosure of your personal information by that entity will be governed solely by that entity's privacy policy. AXA Assistance USA makes no representations or warranties regarding these sites.

Reviewing or correcting your information

All consumers have the right to know the personal information that AXA Assistance USA has about them, to make changes to that information, and to know the identity of any entity that AXA Assistance USA has disclosed that information to within the previous 2 years. To make such an inquiry, please write to the address listed below and identify the information you

would like. You will be required to provide certain personal information for identity verification purposes. If your information is immediately accessible, the customer service representative will review it and you may make changes to it at that time. If your information is not immediately accessible when you contact us, AXA Assistance USA will inform you of the types of information we have about you within 30 business days. If you would like to further review the information, you may review and copy the information in person at our customer service center or request a copy be sent to you by mail. AXA Assistance USA may charge a fee for providing a copy by mail.

Information Request
AXA Assistance USA
Attn: Compliance Department
122 South Michigan Avenue
Suite 1100
Chicago, IL 60603

Contact information

For questions about our privacy policy, please contact us at the address below, or send an email to: compliance@axa-assistance.us

Chief Privacy Officer
AXA Assistance USA
Attn: Compliance Department
122 South Michigan Avenue
Suite 1100
Chicago, IL 60603

AXA Assistance USA may modify this policy from time to time without notice. The current policy is always available at www.protectmydevices.net