



Sentinel Risk Advisors, LLC.
ONLINE PRIVACY POLICY

This Online Privacy Notice discloses Sentinel information practices for this Web Site (sentinelra.com), including what type of personal identifiable information may be retained, how the information is used, and with whom the information is shared. We know you care about how the information you provide to us is used and shared and we are committed to maintaining your privacy and the security of your information. By visiting our website, accessing the platform, and using our services, you are agreeing to the terms of this Online Privacy Policy and our [Terms of Use](#).

In general, you can visit on the Sentinel Web Site without disclosing any personal information. Sentinel does keep track of the domains from which people visit us.

At times, Sentinel will need personal information regarding a customer or a prospect. For example, to process a request for a quote, or provide a subscription, Sentinel may need to know a customer's name, mailing address, e-mail address and driver's license information. It is Sentinel's intent to inform you know before Sentinel collects personal information, such as user's name and/or address on the Internet. If you tell us that you do not wish to have this information used as a basis for further contact with you, Sentinel will respect your wishes.

1. Personal Information That May Be Collected.

- (a) Identifying Information.** In order to make a purchase or to access designated subscriber services, Sentinel will request a user to provide certain personal identifying information, which may include: name, e-mail address, mailing address, telephone number, method of payment, and, if applicable, credit card number. Sentinel may request additional information necessary to establish and maintain customer's account.
- (b) Service Quality Monitoring.** Some Web Site transactions may require a customer to telephone Sentinel, or Sentinel to call the customer. Sentinel may contact you by telephone without your prior consent.
- (c) Information from Children.** Sentinel does not sell products or services for purchase by children, and will not collect or post information from a child under the age of 16 without the involvement of a parent or guardian. Sentinel will notify the child's parent or guardian at the e-mail address provided by the prospective customer, alerting the parent or guardian to the child's use of the Web site and providing instructions as to how the parent or guardian can delete the child's registration from the Web site. Sentinel does not use personally identifying information collected from children for marketing or promotional purposes and does not disclose such information to any third party for any purpose whatsoever.

- (d) **Lost or Stolen Information.** If a customer's credit card is lost or stolen, the customer should promptly notify Sentinel in order to enable Sentinel to cancel the lost or stolen information and to update its records with a changed credit card.
- (e) **Chat Rooms, Forums and Bulletin Boards.** If customer participates in a Sentinel chat room, discussion forum, or posts messages to a Sentinel bulletin board, customer should be aware that the information disclosed and shared will be broadly available to other persons, both inside of and/or outside Sentinel, who have access to that chat room, forum or bulletin board. Some individual Sentinel chat rooms, forums or bulletin boards have additional rules and conditions regarding participation. Also, participant's expressed opinion is his or her own and should not be considered as reflecting the opinion of Sentinel.
- (f) **Links to Other Web Sites.** A Sentinel Web site may contain links to other web sites. Sentinel is not responsible for the privacy practices or the content of those other Web sites.

2. Uses Made of the Information.

- (a) **Limited Uses Identified.** Without customer's prior consent, Sentinel will not use your personal identifiable information for any purpose other than that for which it is submitted. Sentinel uses personal identifiable information to fulfill orders, reply to inquiries, handle complaints, provide operational notices and in program record-keeping. Sentinel also processes billing and business requests related to Sentinel's Web Site participation.
- (b) **Marketing Uses.** Unless customer marks an "x" on the opt-out option box herein provided, Sentinel reserves the right to provide customer with information about Sentinels' Web site, Sentinel products and services, and related information in which customer has indicated an interest.
- (c) **Stored Information Uses.** Sentinel stores and retains the information provided by client's. This information is used to design and market programs and contact clients for additional services and products.
- (d) **Online Advertising.** Some companies that help Sentinel deliver interactive on-line advertising, such as banner ads, may collect and use information about Sentinel's customers to help Sentinel better understand the types of advertising or promotions that are most appealing to Sentinel customers. After it is collected, the information is aggregated so it is not identifiable to a specific individual. If, however, you would prefer that these companies not collect such information, please mark an "x" on the opt-out option box herein provided.

3. Disclosure of the Information.

- (a) **Within Corporate Organization.** Sentinel is privately held North Carolina based organization. Sentinel may share your personal information within the Sentinel corporate organization.

- (b) **Mergers and Acquisitions.** Circumstances may arise where for business reasons, Sentinel decides to sell, buy, merge or otherwise reorganize its businesses in the United States or some other country. Such a transaction may involve the disclosure of personal identifying information to prospective or actual purchasers, and/or receiving such information from sellers. It is Sentinel's practice to seek appropriate protection for information in these types of transactions.
- (c) **Agents.** Sentinel employs other individuals to perform business functions on behalf of Sentinel. These persons are provided with personal identifying information required to perform their functions but are prohibited by contract from using the information for other purposes. These persons engage in a variety of functions which include, but are not limited to, fulfilling orders, providing quotes, processing Certificates of Insurance, delivering packages, removing repetitive information from customer lists, analyzing data, providing marketing assistance, processing credit card payments and providing customer services.
- (d) **Marketing Analysis by Third Parties.** Sentinel reserves the right to disclose to third parties personal information about customers for marketing analysis; however, any information disclosed will be in the form of aggregate data that does not describe or identify an individual customer.
- (e) **Disclosure to Governmental Authorities.** Under certain circumstances, personal information may be subject to disclosure pursuant to a judicial or other government subpoenas, warrants or orders.

4. Use of Computer Tracking Technologies.

- (a) **No Tracking of Personal Information.** Sentinel' Web Site is not set up to track, collect or distribute personal information not entered by visitors. Through web site access logs, Sentinel does collect clickstream data and HTTP protocol elements, which generate certain kinds of non-identifying site usage data, such as the number of hits and visits to our sites. This information is used for internal purposes by technical support staff for research and development, user analysis and business decision making, all of which provides better services to the public and our clients. The statistics garnered, which contain no personal information and cannot be used to gather such information, may also be provided to third parties.
- (b) **Use of Cookies.** Sentinel, or its third-party vendors, collects non-identifiable and personal information through the use of various technologies, including "cookies". A cookie is an alphanumeric identifier that a web site can transfer to customer's hard drive through customer's browser. The cookie is then stored on customer's computer as an anonymous tag that identifies the customer's computer, but not the customer. Cookies may be sent by Sentinel or its third party vendors. Customer can set its browser to notify customer before a cookie is received, giving an opportunity to decide whether to accept the cookie. Customer may also set its browser to turn off cookies; however, some web sites may not then work properly.
- (c) **Use of Web Beacon Technologies.** Sentinel may also use web beacon or other technologies to better tailor its Web Site to provide better customer service. If these technologies are in use, when a visitor accesses these pages of the Web Site, a non-

identifiable notice of that visit is generated which may be processed by Sentinel or by its suppliers. Web beacons usually work in conjunction with cookies. If customer does not want cookie information to be associated with customer's visits to these pages, customer can set its browser to turn off cookies; however, web beacon and other technologies will still detect visits to these pages, but the notices they generate cannot be associated with other non-identifiable cookie information and are disregarded.

- (d) **Collection of Non-Identifiable Information.** Sentinel may collect non-identifiable information from user visits to the Web Site in order to provide better customer service. Examples of such collecting include: traffic analysis, such as tracking of the domains from which users visit, or tracking numbers of visitors; measuring visitor activity on Sentinel Web site; Web Site and system administration; user analysis; and business decision making. Such information is sometimes known as "clickstream data." Sentinel or its contractors may use this data to analyze trends and statistics.
- (e) **Collection of Personal Information.** Sentinel collects personal identifying information from customer during a transaction. Sentinel may extract some personally identifying information about that transaction in a non-identifiable format and combine it with other non-identifiable information, such as clickstream data. This information is used and analyzed only at an aggregate level (not at an individual level) to help Sentinel understand trends and patterns. This information is not reviewed at an individual level.

5. Information Security.

- (a) **Commitment to Online Security.** Sentinel employs physical, electronic and managerial procedures to safeguard the security and integrity of personal information. Billing and payment data is encrypted whenever transmitted or received online. Personal information is accessible only by staff designated to handle online requests or complaints. All Sentinel agents and contractors with access to personal information on the Sentinel Web Site are also bound to adhere to Sentinel security standards.
- (b) **No Liability for Acts of Third Parties.** Sentinel will exercise all reasonable efforts to safeguard the confidentiality of customer personal information. However, transmissions protected by industry standard security technology and implemented by human beings cannot be made absolutely secure. Consequently, Sentinel shall not be liable for unauthorized disclosure of personal information due to no fault of Sentinel including, but not limited to, errors in transmission and unauthorized acts of Sentinel staff or third parties.

6. Privacy Policy Changes and Opt-Out Rights.

- (a) **Changes to Privacy Policy.** This privacy notice was last updated on March 4, 2022. Sentinel reserves the right to change or update its privacy policy statement at any time. A notice of such change or notice of any material change will be prominently posted on the Sentinel Web Site homepage for thirty (30) days prior to the implementation of such change.
- (b) **Opt-Out Right.** Each customer has the right at any time to cease permitting personal information to be collected, used or disclosed by Sentinel and/or by any third parties with

whom Sentinel has shared and/or transferred such personal information. Right of cancellation may be exercised by contacting Sentinel via e-mail info@sentinelra.com, telephone or certified postal mail. After processing the cancellation, Sentinel will delete customer or prospective customer's personal information from its data base.

7. Access Rights to Data.

- (a) **Information Maintained by Sentinel.** Upon customer's request, Sentinel will provide a reasonable description of customer's personally identifiable information that Sentinel maintains in its data bank. Sentinel can be contacted by e-mail at info@sentinelra.com, telephone 855.490.2528, or certified postal mail 4700 Six Forks Rd. Suite 200, Raleigh NC 27609, Attn: Privacy and Security Request
- (b) **Corrections and Changes to Personal Information.** Help Sentinel to keep customer personal information accurate. If customer's personal information changes, or if customer notes an error upon review of customer information that Sentinel has on file, please promptly e-mail Sentinel info@sentinelra.com and provide the new or correct information.

8. Accountability.

- (a) **Questions or Complaints.** If you have a question about this policy statement, or a complaint about Sentinel compliance with this privacy policy, you may contact Sentinel by e-mail info@sentinelra.com.
- (b) **Terms of Use.** By choosing to place an online order or subscribe to Sentinel newsletter or other promotional email services customer's action is hereby deemed acceptance of Sentinel's privacy practices described in this policy statement. Any dispute over privacy between user and Sentinel is subject to the provisions of this notice and to Sentinel's Terms of Use Agreement which is incorporated herein and can be read at sentinelra.com/terms-of-use.