

Last Updated: March 24, 2020

Important Information

AmFed Holding Company, LLC, together with its subsidiaries and affiliates, including without limitation, AmFed National Insurance Company, AmFed Casualty Insurance Company, AmFed Advantage Insurance Company, and AmFed Companies, L.L.C. (collectively referred to herein as “AmFed”, “we”, “our”, or “us”) respects your privacy and is committed to protecting your personal data. The privacy and data protection practices set forth in this Privacy Notice (the “Privacy Notice”) are for technology platforms owned by us, including our website located website located at www.AmFed.com (the “Site”). This Privacy Notice tells you how AmFed uses Personal Data collected on our technology platform(s). “Personal Data” means any personally identifiable information such as your name, address, date of birth, phone number, and email address.

By using our technology platform(s), you are accepting the practices described in this Privacy Notice. If you do not agree with the data practices provided in this Privacy Notice, you should not use products and services provided by AmFed. We may make changes to this Privacy Notice at our sole discretion at any time. We encourage you to periodically review this Privacy Notice to stay informed about our collection, processing, and sharing of your Personal Data. Your continued use of this Site after we make changes to the Privacy Notice is deemed to be acceptance of those changes. Nothing in this Privacy Notice should be construed to alter any Data Protection Agreement or other written agreement that you may have with AmFed. Please also note that AmFed’s Terms of Use apply to use of this Site, this Privacy Policy is subject to the Terms of Use, which are incorporated herein by reference. To view AmFed’s Terms of Use, [click here](#).

What This Notice Covers:

This Privacy Notice applies to our use of the Personal Data collected by us when you:

- Use our products and services, whether as a customer of AmFed, on behalf of your employer, or otherwise
- Interact with the Site and our other technology platforms, including when you access and use content and features on the Site

Personal Data AmFed Collects

The Personal Data that we collect from you includes the following:

- **Business Contact information:** information collected directly, including first name, last name, employer, title, city, state, country, phone number, date of birth, and business email addresses
- **Automatically collected information:** information collected via cookies, web beacons and other tracking technologies, including IP address, browser name, operating system details, domain name, date of visit, time of visit, and pages viewed, or other similar information

How Personal Data is Collected

AmFed collects Personal Data directly from users when they provide it to us, such as when they register for an account on the Site, report payroll, or submit a claim or other electronic form on the Site. We also collect Personal Data automatically as users navigate through the Site and use the Site's features.

Tracking Technologies

We use common information-gathering tools, such as tools for collecting usage data, cookies, web beacons and similar technologies to automatically collect information that contain Personal Data from your computer or mobile device as you navigate our Site, use our services, or interact with emails we have sent to you.

Cookies are small text files that are placed on your computer by a website. Each one of these cookies contain an identification number, IP address, and the time and date last accessed. AmFed does NOT use these cookies contained within our products and services for targeted advertising. Most browsers are set up to accept cookies. If you choose, you may refuse to accept cookies or set up your browser so that it notifies you when you receive a cookie.

Certain features of our Site may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on our Site. Flash cookies are not managed by the same browser settings as are used for browser cookies.

Pages of our Site and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

How We Use Your Personal Data

Broadly speaking, we use personal information for purposes of administering and expanding our business activities, providing customer service and making available other products and services to our customers and prospective customers.

We use information that we collect about you or that you provide to us, including any Personal Data:

- For your use of our free tools or other services provided to you that are under the applicable terms of service or applicable agreement for services between you, or your organization, and AmFed
- For the use of our Site including any products and services
- For managing payments in order to complete a transaction with you
- In order to provide support for our products and services (you can reach out to us by phone or email)
- For any managed services that we provide to you from time to time
- To notify you about important changes to our Web site, new services and special offers we think you will find valuable.
- To present our Website and its contents to you.
- To fulfill any other purpose for which you provide it.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

AmFed processes and discloses Personal Data when cooperating with appropriate regulatory and government authorities. When AmFed processes Personal Data for this purpose, the legal bases for processing shall be for compliance with a legal obligation to which AmFed is subject.

Who Do We Share Personal Data With?

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

The ways in which we may share your Personal Data include the following:

- With our partners, vendors and processors who support our business. When we use these third-parties in the performance of services, we execute contracts with them to ensure they fulfill their data protection obligations.
- With AmFed affiliates and other companies that become part of AmFed in the future.
- We may also disclose your information to a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of

our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding.

- We may also disclose your information for any other purpose disclosed by us when you provide the information or with your consent.

AmFed may disclose your Personal Data, and all other information related to you, under the following conditions: (1) if AmFed determines that such disclosure is necessary in connection with any investigation or complaint regarding your use of the Site, or to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) the rights, property or personal safety of AmFed, its employees, users of or visitors to the Site, including AmFed's customers, or the public; (2) if AmFed deems it necessary to comply with any applicable law, regulation, legal process or governmental request; (3) when AmFed determines that applicable law requires or permits such disclosure, including exchanging information with other companies and organizations for fraud protection purposes; (4) if AmFed determines that such disclosure is reasonably necessary to enforce this Privacy Policy or the Site Terms of Use or to respond to claims that any such information violates the rights of others; (5) when trying to protect against or prevent actual or potential fraud or unauthorized transactions; or (6) when investigating suspected fraud which has already taken place.

Links to Other Websites

The Site may contain links to vendor websites or other websites not operated or controlled by us. These links are provided as a convenience to you through this website. AmFed is not responsible for the personal information collection and the use policies of these linked websites. You should review the privacy policy of any linked websites prior to use or providing personal information.

Certain Practices

AmFed does not share your Personal Data with unaffiliated or non-agent third parties for promotional purposes. AmFed will never sell your Personal Data.

Data Security and Retention

Your Personal Data is kept secure. Only authorized employees, agents, and contractors (who have agreed to keep information secure and confidential) have access to this information. To provide our products and services, we occasionally use third party businesses to perform specialized services in regard to data processing. When we provide data to these businesses, they are not permitted to use data outside of the scope for which we contracted them.

We (and our third party service providers) use a variety of industry standard security measures to prevent unauthorized access, use, or disclosure of your Personal Data. These security measures consist of but are not limited to data encryption and physical security. No method of transmission or method of electronic storage over the internet is 100% secure. Therefore, while we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

AmFed will retain your Personal Data for the period necessary to fulfill the purpose outlined in this Privacy Notice unless a longer retention period is required by applicable data privacy law.

We take reasonable steps to ensure that your Personal Data is accurate, complete, current, and otherwise reliable for its intended use. We will not process Personal Data in a way that is incompatible with the purposes for which it was collected. If your Personal Data has been disclosed to a third party, and it has been deemed incorrect by you, AmFed will contact and will work with third parties (such as our subprocessors) to request a correction to the information.

If AmFed obtains knowledge that one of our service providers or employees is in violation of this Privacy Notice, AmFed will take commercially reasonable steps to prevent or stop the unauthorized use or disclosure of your Personal Data. AmFed takes data privacy seriously. Therefore, we agree to take commercially reasonable measures to ensure the proper handling of your Personal Data by our employees and service providers.

Choices on Use and Disclosure

You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

If you do not want to receive emails or notifications from us in the future, please contact us by sending an email through our website contact page at: <http://www.amfed.com/contact-form>. If requested, AmFed may provide website visitors with access to a description of information that we maintain about them. Consumers can request this information by contacting us through our website contract form at: <http://www.amfed.com/contact-form>.

We do not control third parties' collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative ("NAI") on the NAI's website.

Contacting Us

To contact AmFed, or if you have questions regarding this Privacy Notice or our data protection practices please send an email to privacy@AmFed.com. Alternatively, you may send notice by way of mail at the address listed below:

AmFed Holding Company, LLC
576 Highland Colony Parkway, Suite 300
Ridgeland, MS 39158
Attn: AmFed Privacy Team