

# PRIVACY POLICY for NJ MEL Mobile App

August 12, 2021

Your privacy is critically important to us. At Municipal Excess Liability Joint Insurance Fund, LLC ("**Municipal Excess Liability Joint Insurance Fund**," "**we**", "**us**", "**our**"), we have a few fundamental principles:

- We don't ask you for personal information unless we truly need it. (We can't stand services that ask you for things like your gender or income level for no apparent reason.)
- We don't share your personal information with anyone except to comply with the law, develop or operate our products or services, or protect our rights.
- We don't store personal information on our servers or the offsite servers of the third-party service providers we use to provide our core services unless required for the on-going operation of one of our services.
- In our social networking and mobile application products, we aim to make it as simple as possible for you to control what is visible to the public, seen by search engines, kept private, and permanently deleted.

**Below is our privacy policy ("Privacy Policy") which incorporates these goals:**

Municipal Excess Liability Joint Insurance Fund operates a mobile application (the "Application"). It is Municipal Excess Liability Joint Insurance Fund's policy to respect the privacy of the Application's users ("**you**", "**your**") regarding any information collected through the Application.

## **Non-Personally-Identifying Information**

Municipal Excess Liability Joint Insurance Fund collects, or may have a third-party service providers collect, non-personally-identifying information of the sort that mobile applications typically make available, such as the type of device using the Application, the operating system, location information, and aggregated user statistics. For instance, Municipal Excess Liability Joint Insurance Fund may monitor the most popular features of the Application. Municipal Excess Liability Joint Insurance Fund's purpose in collecting non-personally-identifying information is to better understand how users utilize the Application. From time to time, Municipal Excess Liability Joint Insurance Fund may release non-personally-identifying information in the aggregate, e.g., by publishing or disclosing to third parties a report on trends in the usage of the Application or of mobile applications including the Application.

## **Personally-Identifying Information**

Certain users of the Application choose to interact with Municipal Excess Liability Joint Insurance Fund in ways that require Municipal Excess Liability Joint Insurance Fund to gather personally-identifying information. The amount and type of information that Municipal Excess Liability Joint Insurance Fund gathers depends on the nature of the interaction. For example, we ask users who log in to a social network through the Application to provide a username and an

email address. Those who engage in transactions with Municipal Excess Liability Joint Insurance Fund are asked to provide additional personally-identifying information, including, as necessary, their first and last name, physical address, telephone number, and additional data such as financial information required to process those transactions. In each case, Municipal Excess Liability Joint Insurance Fund collects such information only insofar as is necessary or appropriate to fulfill the purpose of the user interaction with Municipal Excess Liability Joint Insurance Fund. Municipal Excess Liability Joint Insurance Fund does not share personally-identifying information other than as described below. Users can always refuse to supply personally-identifying information, with the caveat that it may prevent them from engaging in certain Application-related activities.

### **Sharing of Personally-Identifying Information**

Municipal Excess Liability Joint Insurance Fund shares personally-identifying information only with those of its employees, contractors and affiliated organizations that (i) need to know that information in order to process it on Municipal Excess Liability Joint Insurance Fund's behalf or to provide services available through the Application, and (ii) that have agreed not to disclose it to others. For instance, Municipal Excess Liability Joint Insurance Fund uses third-party vendors and hosting partners to provide the necessary hardware, software, networking, data storage, and related technology required to run the services available through the Application. Some of those employees, contractors and affiliated organizations may be located outside of your home country. Municipal Excess Liability Joint Insurance Fund will not rent or sell personally-identifying information to anyone. Other than to its employees, contractors and affiliated organizations, as described above, Municipal Excess Liability Joint Insurance Fund discloses personally-identifying information only when required to do so by law, or when Municipal Excess Liability Joint Insurance Fund believes in good faith that disclosure is reasonably necessary to protect the property or rights of Municipal Excess Liability Joint Insurance Fund, third parties or the public at large.

### **Use of Email Addresses and Push Notifications**

If you have supplied your email address as part of your use of the Application, Municipal Excess Liability Joint Insurance Fund may, subject to the applicable law, occasionally send you an email to tell you about new features, solicit your feedback, or just keep you up to date with what is going on with Municipal Excess Liability Joint Insurance Fund and our products. We primarily use our various product blogs to communicate this type of information, so we expect to keep this type of email to a minimum.

With your consent, Municipal Excess Liability Joint Insurance Fund may also send push notifications or alerts to the device you use to access the Application. Such notifications can reach you even when you are not logged in to the Application or the Application is not running on your device. Municipal Excess Liability Joint Insurance Fund uses push notifications to send you messages related to the services provided through the Application or to make available to you general information regarding Municipal Excess Liability Joint Insurance Fund and its products. You can deactivate push notifications in the settings of the Application or of your device at any time.

## **Protection of Information**

Municipal Excess Liability Joint Insurance Fund takes all measures reasonably necessary to protect your personally identifiable information against unauthorized access, use, alteration, loss, or destruction.

## **Cookies**

A cookie is a string of information that a web server stores on a user's computer or other device, and that the user's device provides back to the web server each time the user returns. Municipal Excess Liability Joint Insurance Fund uses cookies as part of the Application to remember your user preferences and make available to you the services provided through the Application.

## **Do-Not-Track Disclosures**

Neither Municipal Excess Liability Joint Insurance Fund nor any third party engages in the collection of personally-identifiable information about your online activities over time and across third-party websites or online services when you are accessing or using the Application. For this reason, the Application does not respond to "Do Not Track" signals or other mechanisms providing you the ability to exercise choice regarding the collection of such information.

## **Age Limitation**

The Application is not directed and should not be available to children under 13 years of age. We do not knowingly collect any kind of personal information from children under 13 years of age. If you are under the age of 13, do not use the Application or otherwise provide us with personal information. If we become aware that such information has been collected, we will immediately delete such information. If any parent or guardian learns or otherwise becomes aware of a child under 13 years of age using the Application or otherwise providing personal information to us, please contact us.

## **Review of and Changes to Personally-Identifying Information**

Email us at [greg@princetonsc.com](mailto:greg@princetonsc.com) to find out what personally-identifying information we have collected about you and request any necessary changes.

## **Privacy Policy Changes**

Although most changes are likely to be minor, Municipal Excess Liability Joint Insurance Fund may change this Privacy Policy from time to time, and in Municipal Excess Liability Joint Insurance Fund's sole discretion. Changes to the Privacy Policy will be effective as of the date we post the revised version on this page or make it otherwise accessible through the Application as a notification and will apply only to our collection, use and sharing of information after such date. Municipal Excess Liability Joint Insurance Fund encourages users to frequently check this page for any changes to its Privacy Policy. If you have a Municipal Excess Liability Joint

Insurance Fund account, you should also check your social network dashboard for alerts to these changes.

### **Your Acknowledgement**

By using the Application, you acknowledge the information provided to you about our collection, use, and sharing of any information pertaining to you as described in this Privacy Policy.

### **Effective Date**

The effective date of this Privacy Policy is displayed at the top of its first page.

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