

Privacy Policy

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Pet Business International is a registered series of Mission Underwriting Managers, LLC (“Pet Business International,” “we,” “us,” or “our”). Pet Business International respects and is committed to protecting your privacy. In order to fulfill this commitment, Pet Business International agrees to exercise the safeguards and precautions detailed in this written policy (the “Privacy Policy”) to maintain the confidentiality of the information you provide when you access and use of the Pet Business International website (www.petbusinessinternational.com or the “Site”).

This Privacy Policy applies only to information we collect through the Site, and other electronic communications sent through or in connection with the Site. This Privacy policy does not apply to information that we collect offline or on any other Pet Business International applications or websites.

Please read this Privacy Policy carefully. If you do not agree with our policies and practices, do not download, register with, open an account, or use the Site. By using the Site, you acknowledge that you have read and understood this Privacy Policy. This Privacy Policy may change from time to time as described below. Your continued use of the Site after we revise this Privacy Policy means you have read and understood those changes.

The Site and App are hosted in and provided from the United States of America. If you are accessing our Site or App from any location outside the United States of America, please note that the Personal Information we collect will be transferred to, used, stored, and otherwise processed in the United States of America. We do not represent that the Site, , or our processing of your Personal Information will comply with the laws of any jurisdiction outside of the United of America.

Information You Provide To Us

We may collect information about you, including Personal Information, in a variety of ways. “Personal Information” is information that, whether alone or in combination with other information, can be used to identify an individual (such as first and last name, e-mail address, home address, telephone number, payment card information, or date of birth). Information that has been de-identified such that it cannot be connected to an individual is not considered Personal Information for purposes of this Privacy Policy.

The primary means by which we collect Personal Information occurs through what you voluntarily provide to us. We collect the content, communications, and other information you provide when you use our Site or App, including when you sign up for an account, create or share content, and message or communicate with us. This can also include your transaction history and payment or other financial

information (such as when you purchase a policy). This includes payment information, such as your credit or debit card number and other card information; other account and authentication information; and billing and contact details.

We may also collect certain information from you via a third party. We do not retain any information about you from such third parties unless you direct them to share your information with us on your behalf. We may also combine information you provide to us with information from public and other reputable sources, including, for example, updated contact information and demographic data.

We are not responsible for the privacy of any information you voluntarily reveal or post publicly on the Site.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Site or App, we may automatically receive other information about your visit, including your, internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, your location when you connect to our systems, and click stream data. For instance, we may log your IP address or unique device ID, your page requests at the Site, and other information collected from “cookies”. A cookie is a small text file that is sent to your computer’s browser or your mobile device when you visit a website. Cookies remain on your computer or device until they are deleted and may tell us, for example, how you arrived at our Site (including search engines and search terms) and how you navigate around our Site (including what you search for and browse). Please note that some internet browsers and device platforms allow you to block or reject cookies, although this may materially impact your ability to use the standard features of our Site. We may combine information collected via cookies with Personal Information provided by you. Our use of cookies does not track users over time or across third-party websites, so the Site does not respond differently when it receives a web browser “do-not-track” signal.

We may use third-party website analytics services in connection with our Site. We use the information collected by such services to enhance usability and functionality on the Site. Such services do not collect personal information that you do not voluntarily enter into our Site, and they do not track your browsing habits across websites that do not use their services. We use Google Analytics for collecting web site analytics. For and more information on Google Analytics, and how it collects and processes data, go to: <https://www.google.com/policies/privacy/partners/>.

How We May Use Your Information

We may use your information provided to or collected by us in accordance with this Privacy Policy to review, verify or process your account, to contact you, to improve the quality of our Site, to customize the content, and services to your preferences, to identify and promote opportunities, for billing,

account maintenance, and record-keeping purposes, and to provide any related services to you. We may use your e-mail, mobile phone number, postal and/or mailing address to notify you of important information regarding your account, the Site, and our policies and practices. In addition, we may send you information about special offers, new services and/or other information we think may be of interest to you. This information may be sent by email, text message, push notification, or social media or another form of electronic communication. If you do not wish to receive these communications from us, you may “opt-out” or “unsubscribe” from these communications by following the instructions contained in the e-mail or text message or by contacting us directly as described below.

We may permit our agents, vendors, consultants, and other service providers to access information collected through our Site or App to carry out work on our behalf. This includes a third-party service provider that assists us with processing credit card payments when payments are made through our Site or App. These third-party service providers are prohibited from using Personal Information obtained in this manner for any purpose(s) other than to provide the services we have engaged them to perform. We may also share your information:

- when we believe in good faith that it is necessary to respond to subpoenas, court orders, or to comply with law or any regulatory authority;
- when we believe in good faith that it is necessary to establish or exercise our legal rights or defend against legal claims;
- when we believe it is necessary to share information in order to investigate, prevent, or take action regarding suspected illegal activities, fraud, situations involving potential threats to the physical safety of any person, or violation of this Privacy Policy;
- if we are acquired by or merged with another organization, your information may be one of the assets transferred to or acquired by a third party;
- for any other purpose disclosed by us when you provide the information; or
- for any other purpose with your consent.

Third-Party Links

Our Site and App may include hyperlinks to other websites, online locations, platforms, or services for your convenience and information. Such linked websites may be operated by third parties that are not owned or controlled by us. They may use their own cookies, web beacons, and other tracking technologies to collect information about you, and they may solicit personal information directly from you. If you follow links from our Site or App to other websites or applications, we encourage you to familiarize yourself with their privacy policies and terms of use. We are not responsible for the content or privacy practices of websites that we do not control.

Accessing and Changing Information

With few exceptions, you are entitled upon your request to be informed about the information we collect about you. You may contact us at sales@petbusinessinternational.com to request access to, correct or delete any personal information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Your Privacy Rights

We respect your ability to know, access, correct, transfer, restrict the processing of, and delete your personal data. If you choose to exercise these privacy rights, you have the right not to be treated in a discriminatory way nor to receive a lesser degree of service from us. We do not sell your data including a “sale” as defined under Nevada law.

There may be situations where we cannot grant your request – for example, if you ask us to delete your data and we are legally obligated to keep a record of that data to comply with the law. We may also decline to grant a request were doing so would undermine our legitimate use of data for anti- fraud and security purposes, such as when you request deletion of an account that is being investigated for security concerns. Other reasons your privacy request may be denied are if it jeopardizes the privacy of others, is frivolous or vexatious, or would be extremely impractical.

If you are a Nevada resident, you have the right to request that we not sell your personal information to third parties. To submit this request, please send us an email at sales@petbusinessinternational.com. However, please note that, as stated in this Privacy Policy, we do not sell, rent, or trade your personal information to third parties. Requests must include “Nevada Privacy Rights Request” in the first line of the description and include your name, street address, city, state, and ZIP code.

To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request. If you request access to or deletion of your personal information and do not sign-in to an account with us, we require you to provide the following information: name, email address, phone number, and postal address. In addition, if you do not have an account and you ask us to provide you with specific pieces of personal information, we reserve the option to require you to sign a declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request. If you designate an authorized agent to make an access, deletion or opt-out of sale request on your behalf (1) we may require you to provide the authorized agent written permission to do so, and (2) for access and deletion requests, we may require you to verify your own identity directly with us (as described above).

If you are a California resident, Pet Business International does not provide products or services to California residents.

Children's Privacy

Our website is not intended for children under 13 years of age, and we do not intentionally collect or maintain data about children under 13 unless such personal information is provided by a parent, legal guardian or authorized adult. If we learn that we have received any personal information from anyone who is not at least 13 years old, we will delete it.

Data Security

We are committed to online data security, and for that reason we take steps to make sure that the Personal Information we receive or collect is stored, processed and maintained in accordance with reasonable security practices designed to secure your Personal Information from accidental loss and from unauthorized access, alteration, disclosure or misuse. To the extent we engage with third-party vendors to provide the necessary technology infrastructure required to run our Site, our App, and business, we use reasonable efforts to ensure that these third-party vendors commit to industry standard security practices designed to related to secure your Personal Information from accidental loss and from unauthorized access, alteration, disclosure or misuse.

Please note that we cannot completely guarantee the security of any information which is submitted or transmitted via the internet or via mobile platforms and, by engaging in any of these activities, you understand that any such submission or transmission is done at your own risk. You are also responsible for preventing unauthorized access to your account and Personal Information through your computer or other devices. We recommend you limit access to your computer or other devices through which you accessed the Site or App by signing off after you have finished accessing your account. We are not responsible for your circumvention of any privacy settings or security measures we provide

Changes to this Privacy Policy

We reserve the right to revise and reissue this Privacy Policy at any time. Any changes will be effective immediately upon posting of the revised Privacy Policy, and the new effective date will be listed at the top of this page. Subject to applicable law, your continued use of our Site indicates your consent to the terms of the posted Privacy Policy. We encourage you to periodically review this Privacy Policy.

If you have any questions about this Privacy Policy or any of the practices described herein, please contact us by email at sales@petbusinessinternational.com.

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