

Privacy Policy

At Black Diamond Administrative Company, we understand the importance of online privacy, so we strive to provide our customers with an honest, transparent, and safe online experience. The following discloses our information gathering and dissemination practices for Black Diamond Admin. (also referred to as “blackdiamondadmin.com” or the “Site”).

Agreement to this Policy: PLEASE READ THE FOLLOWING PRIVACY POLICY (OTHERWISE NOTED AS THIS “AGREEMENT”) CAREFULLY BEFORE USING THE SITE. BY USING THIS SITE, YOU SIGNIFY YOUR EXPRESS AGREEMENT WITH POLICY. IF YOU DO NOT CONSENT TO THIS POLICY, PLEASE DO NOT USE THIS SITE. Exceptions to aspects of this policy may apply depending on where you reside.

Conflict Between this Policy and Local Laws and Regulations: When local laws and regulations require a higher level of protection for your PII, they take precedence over this Privacy Policy. In addition, the specific requirements of this Privacy Policy apply only when local laws and regulations permit.

INFORMATION WE COLLECT ABOUT YOU AND HOW WE COLLECT IT

Personal Information

We collect and have collected in the past twelve months, information that personally identifies, relates to, describes, or is capable of being associated with a person (“Personal Information”), including:

- identifiers (e.g., name, mailing address, email address, phone number);
- commercial information (i.e. account numbers, purchase history, payment activity)
- internet connection, the equipment you use to access our Site, session logs and usage details;
- geolocation
- inferences drawn from the above categories
- personal information as described in Cal. Civ. Code § 1798.80(e) (i.e. information that identifies, relates to, or is capable of being associated with a particular individual,” such as a person’s name, signature, address, telephone number, medical records, employment history or credit card numbers) to the extent collected under another category of Personal Information above.

Some of the Personal Information listed above may be considered sensitive under relevant privacy laws. This includes social security number, driver’s license and other government identification card information, and your customer account login credentials. We refer to this type of Personal Information as “Sensitive Personal Information” in this Policy. Each type of Sensitive Personal Information may overlap with a category of Personal Information listed above.

The types of Personal Information we collect about you may vary based on how you use the Site and/or Services and your relationship with us.

- Except with regard to any contact information you may provide us, all comments, feedback, and other information submitted to Black Diamond Admin. through or in association with this website will be considered non-confidential and the property of Black Diamond Admin. By submitting such Feedback to Black Diamond, you agree that you assign to Black Diamond, without charge, all worldwide rights, title, and interest including copyrights and other intellectual property rights, in and to the Feedback. Black Diamond Admin. shall be free to use such Feedback on an unrestricted basis.

Business Information

We also collect information about businesses and their representatives that engage with us such as EIN, address, phone number, email address, bank account information (collectively, "Business Information"). This information is generally not considered Personal Information because it relates to a business. If such Business Information relates to a business contact person, we will treat it as Personal Information.

How we collect this information:

- Directly from you when you provide it to us.
- Third party data sources
- Automatically as you navigate through the Site. Information collected automatically may include usage details, IP addresses and information collected through cookies, web beacons and/or other tracking technologies.
 - We employ software technology that enables us to track certain aspects of a user's visit to the Site. This technology helps us better manage content on the Site by informing us what content is effective, how consumers engage with the Site, and how consumers arrive at and/or depart from the Site. The software typically uses two methods to track user activity: (1) "tracking pixels" and (2) "clear gifs." Tracking pixels are pieces of executable code that are embedded in a web page that track usage activity including which pages are viewed, when they are viewed, and how long the pages are viewed. Clear gifs are tiny graphics with unique identifiers which are embedded in web pages and email messages that track whether or not a user has viewed a particular web page or email message. User activity information may be associated with additional information about a user's session and Personal Information, if provided by the user.
 - If you arrive at the Site by "clicking through" from another website, then certain information about you that you provided to that other website, such as the terms you were searching on that led you to the Site, may be transmitted to us and we may use it. You should review the privacy policy

of any website from which you reached the Site to determine what information was collected by that website and for what purpose(s) you agreed that website could use that information. We may retain information about you provided to us by other websites and will only use it in accordance with this Privacy Policy.

- Targeted and Cross-Context Behavioral Advertising
 - We may work with third-party advertisers, search providers, ad networks (“Advertisers”) to learn more about you and show you ads or other content that we believe would be relevant to you. Advertisers may collect and use information about your use of the Site or services we offer as well as other websites and services. These companies may use cookies, tracking pixels, and other online tracking technologies to collect and use your information. We and/or Advertisers may also append other data to the data collected by Advertisers to create an interest profile of individual users and Advertisers may collect identifiers, commercial information, characteristics of protected classification, and internet information in connection with targeted and cross-context behavioral advertising activity. Our Privacy Policy does not cover any use of information that an Advertiser may collect from you. Advertisements may be shown via the Site or on third-party websites. You can visit the Network Advertising Initiative website at www.networkadvertising.org for information about Internet advertising companies and how to reduce information collection by such companies. Please also see the Additional State Consumer Rights section below regarding rights you may have under state laws to opt out of our sharing of Personal Information for targeted or cross-context behavioral advertising purposes.

- Social Media Widgets
 - The Site may include social media features, such as the Facebook, YouTube, LinkedIn, and Twitter (X) widgets. These features may collect information about your IP address and the pages you visit on our website as well as other Personal Information. A cookie may be set to ensure that a feature properly functions. Your interactions with features are governed by the privacy policies of the companies that provide them. Before you choose to interact with these features, you should review the relevant social media company’s privacy policy.

INFORMATION YOU PROVIDE TO US

The information we collect may include:

- Information that you provide by filling in forms on our Site. This includes information provided at the time of registering to use our Site, making a purchase on our Site, subscribing to our emails or text messages, or requesting further

services. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with our Site.

- Records and copies of your correspondence (including e-mail addresses, phone numbers, physical address, and other forms of identifiable information) if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through our Site and of the fulfillment of your orders. You may be required to provide financial information before placing an order through our Site.
- Your search queries on the Site.
- Information provided to us through social networks or third-party platforms when you, for example, engage with our social media content, or communicate with us via social media (such as your name, e-mail, profile picture, likes, location, friend list, photos or other information described by the applicable social network or platform).

If you want a complimentary quote, you will be asked to provide personally identifiable information for us to provide the quote. We receive and store any personally identifiable information that you choose to enter through the Site, including any submissions that you make or content you provide on or through the Site.

What Personal Information Do We Share with Others?

We may share information about you with others as follows:

A. With Service Providers

We may share information about you with companies that work for or provide services to us such as our:

- Billing processors;
- Subcontractors;
- Software providers;
- Marketing companies;
- Outside auditors and professional advisors;
- Potential business merger, acquisition, or sale partners;
- Regulators, government agencies; and
- Credit bureaus and collection agencies.

B. With Mailing List Partners

We may share your name and address with others, such as charities, marketing organizations, corporate affiliates, or other businesses for “mailing list” purposes.

C. With Corporate Entities for Business Transfers

We may transfer your personal information if we are involved, whether in whole or in part, in a merger, sale, acquisition, divestiture, restructuring, reorganization, dissolution, bankruptcy, or other change of ownership or control. If another entity acquires us or any of our assets, information we have collected about you may be transferred to such entity. In addition, if any bankruptcy or reorganization proceeding is brought by or against us, such information may be considered an asset of ours and may be sold or transferred to third parties. Should such a sale or transfer occur, we will use reasonable efforts to try to require that the transferee use personal information provided through the Services in a manner that is consistent with this Notice.

D. With Law Enforcement or Other Third Parties for Legal, Compliance, and Safety Purposes

We may be required by law to comply with a valid legal process, such as a subpoena, court order, or search warrant, or where there is a lawful request, to disclose information about you. We may also share information about you to protect our customers, employees, or property; in emergency situations; and to enforce our rights under our terms of service and policies, in court or elsewhere.

USAGE DETAILS, IP ADDRESSES AND COOKIES

As you navigate through and interact with our Site, or our advertising or applications on third-party websites and services, we may automatically collect certain information about your equipment, browsing actions and patterns, including:

- Details of your visits to our Site, including traffic data, location data, logs and other communication data and the resources that you access and use on the Site.
- Information about your computer and internet connection, including your IP address, operating system and browser type.
- The information we collect automatically is statistical data and does not alone identify any individual. It helps us to improve our Site and to deliver a better and more personalized service by enabling us to:
 - Estimate our audience size and usage patterns.
 - Store information about your preferences, allowing us to customize our Site according to your individual interests.
 - Speed up your searches.

- Recognize you when you return to our Site.
- The technologies we use for this automatic data collection may include:
 - Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Site.
 - Flash Cookies. 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.
 - Web Beacons. We may place tags on our webpages called “web beacons.” These are computer instructions that link web pages to particular web servers and their cookies.

THIRD PARTY WEB ANALYTICS SERVICES

We may use third party web analytics services on this Site and our social media pages, such as those of Google Analytics. The service providers that administer these services use technologies such as cookies, web server logs and web beacons to collect information (such as IP address) and use that information to help us analyze how visitors use the Site. These vendors may use cookies placed on this Site (such as the Google Analytics cookie) and cookies placed on third-party web sites (such as Google advertising cookies), or other third-party identifiers, together, to analyze our Site visitors.

You may deactivate the ability of Google Analytics to analyze your browsing activities on this Site. To disable Google Analytics, please download the browser add-on provided by Google at <https://tools.google.com/dlpage/gaoptout?hl=en>. To learn more about privacy and Google Analytics please consult the Google Analytics overview provided by Google at: <https://www.google.com/intl/en/analytics/privacyoverview.html>

TARGETED ADVERTISING & THIRD-PARTY ADVERTISER USE OF COOKIES AND OTHER TRACKING TECHNOLOGIES

Third-party advertisers, ad networks and ad servers may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about users of the Site. This may include information about users’ behavior on this and other websites to serve them interested-based behavioral advertising. We do not control these third parties’ tracking technologies or how they may be used. If you have any questions about an advertisement, you should contact the responsible advertiser directly. For information on how to opt out of certain third-party advertisers, ad networks and ad servers, see the Choices section below.

We may also use third-party platforms and technology, including platforms operated by social networks, such as Google and Facebook to show you interest-based ads. These companies have specific Interest-Based Ads programs that match people that have shown interest in Blackdiamondadmin.com through our websites, stores or other services with users on their platforms and properties. If we participate in these programs, we convert your personal information (which may include name, email address or telephone number) or other information into a unique value which can be matched by those third parties with a user on their platform or with other data they may have collected from you. This matching allows us to deliver interest-based ads to users of these platforms. To opt out of these ads, you must change your advertising preferences for those third-party platforms. You can manage your preferences for these advertising programs by clicking on the following relevant links: for Facebook click [here](#), for Google click [here](#). These platforms may have their own privacy notices or policies, which we strongly suggest you review.

DISCLOSURE OF YOUR INFORMATION

We may disclose personal information that we collect, or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, service providers and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- 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 Black Diamond Administrative Company, LLC's assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal information held by Black Diamond Administrative Company, LLC is among the assets transferred.
- For any other purpose disclosed by us when you provide the information.
- With your consent.
- We may also disclose your personal information:
 - To comply with any court order, law or legal process, including to respond to any government or regulatory request.
 - To enforce or apply our terms and conditions and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Black Diamond Administrative Company, LLC, our customers or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

USE OF INFORMATION

We collect and use Personal Information for internal purposes, such as to:

- Provide you with our Site and services;
- Process or complete transactions you requested;
- Improve the Site and services, including customization and personalization;
- Notify you of products and services via mail, email, telephone, and/or text messaging;
- Communicate with you about the Site, the services, and other matters via mail, email, telephone, and/or text messaging; and
- Compile information and analyses to enhance the customer experience and improve our business; and
- Perform day-to-day business operations such as accounting, seeking legal advice, pursuing or defending legal claims, maintaining information security and anti-fraud programs, and facilitating business transactions with our business partners and clients.
- We may use Sensitive Personal Information for the following purposes:
 - Driver's license and other government identification number – To verify your identity and/or in connection with credit determinations performed by our clients related to transactions initiated by you.
 - Customer account login credentials – To facilitate the transactions you requested and maintain our customer relationship with you.

From time to time, we may de-identify Personal Information so that it can no longer be reasonably linked, directly or indirectly, with an identifiable person. We may use and disclose de-identified information for any purpose since it is no longer Personal Information. We will not re-identify de-identified information.

**Service Providers*

We may establish a relationship with other businesses to provide services to us ("Service Providers"), including:

- Online hosting and maintenance;
- Marketing, promotion design, and management;
- Communication facilitation such as printing and mailing or telecommunication services;
- Payment processing;
- Management of access to services;

- Data storage and management;
- Data analytics; and
- Identity and contact information validation.

We only provide our Service Providers with the information necessary for them to perform these services on our behalf. Each Service Provider is expected to use reasonable security measures appropriate to the nature of the information involved to protect your Personal Information from unauthorized access, use, or disclosure. Service Providers are prohibited from using Personal Information other than as specified by us.

We disclose each of the categories of Personal Information to one or more Service Providers.

DATA TRANSFERS

Your personal information may be transferred to countries other than the country in which it was originally collected, and your personal information may be processed and stored outside of your country of residence. Those countries may not have the same data protection laws as your country of residence and your personal information will be subject to applicable foreign laws. When we transfer your information to other countries, we will protect that information in the manner described in this Privacy Policy. This website is not directed to consumers or persons residing in the European Union or locations governed by the GDPR, and data is not intended to be transferred to such locations.

CHOICES ABOUT HOW WE USE AND DISCLOSE YOUR INFORMATION

We strive to provide you with choices regarding the personal information you provide to us.

- **Promotional Offers from the Company.** If you do not wish to have your e-mail address, cell phone number or other contact information used by the Company to promote our own or our third-party partner's products or services, you can opt-out by unchecking the relevant box located on the form on which we collect your data (the order form/registration form) or at any other time by sending us an e-mail stating your request to customerservice@blackdiamondadmin.com. If we have sent you a promotional e-mail, you can tell us not to send you promotional e-mail by clicking on the unsubscribe link within the emails you receive from us. If you no longer wish to receive text messages, you can text STOP to the five-digit short code for the text messaging program from which you no longer wish to receive messages (i.e., the five-digit number from which the text messages are being sent).

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.

REVIEWING, UPDATING AND MODIFYING PERSONAL INFORMATION

Subject to applicable law, you may have the right to request access to and receive details about the personal information we maintain about you, update and correct inaccuracies in your personal information, and have the information blocked or deleted, as appropriate. The right to access personal information may be limited in some circumstances by local law requirements. We may take reasonable steps to verify your identity before granting access or making corrections. You may request to review, change or delete your personal information by sending an email to customerservice@blackdiamondadmin.com.

THIRD-PARTY LINKS

Occasionally, we may link to third-party content, applications, or websites on our website. This third-party content has their own privacy practices. This Privacy Policy does not describe how these third parties collect and use data.

CALIFORNIA DO NOT TRACK DISCLOSURES

How do we respond to Web browser “do not track” signals or other mechanisms that provide consumers the ability to exercise choice regarding the collection of personally identifiable information about an individual consumer’s online activities over time and across third-party websites or online services?

We currently do not respond to DNT signals in browsers because we do not track individual users across the web.

May other parties collect personally identifiable information about an individual consumer’s online activities over time and across different websites when they visit www.blackdiamondadmin.com?

No.

Notice to Vermont Residents

In response to Vermont regulations, we automatically treat accounts with Vermont billing addresses as if you requested that we not share your information with nonaffiliated third parties, and that we limit the information we share with our affiliates. If we disclose information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transaction and experiences with you.

Notice to California Connecticut, Colorado, Utah and Virginia Residents

You have additional rights to access and control your Personal Information as described more fully below. We will retain a record of your request for at least two years and in compliance with applicable laws.

Right to Know

You have the right to request twice per 12-month period that we provide you (i) the categories and, if requested, specific pieces of Personal Information we collected about you; (ii) the categories of sources from which your Personal Information was collected; (iii) the business or commercial purpose for which we collected your Personal Information; (iv) the categories of Third Parties with whom we sold or shared your Personal Information; and (v) the business or commercial purpose for which we sold or shared your Personal Information.

You have the right to receive your personal data from us in a structured, commonly used and machine-readable form, so that you can transfer it to another party, if you have given us permission to process your data and when the processing was done automatically.

We will process verified requests within 45 days, subject to any applicable exceptions and extensions permitted by law. Please note that if you have a password-protected online account with us, we will fulfill your request via such account; otherwise, we will give you the option to receive your information by mail or electronic delivery.

To request access to your Personal Information, or a portable version of such information or to designate an authorized agent to submit a request on your behalf, you may call us at 1-866-643-7950 Ext. 1.

Right to Deletion

You may have the right to request that we delete certain types of Personal Information we have collected about you. Please understand that we are not required to honor a deletion request if a legal exemption applies such as if we need the information to complete a requested or reasonably anticipated transaction, prevent security incidents or fraud, enable internal uses that are reasonably aligned with your expectations, or comply with legal obligations. We will process verified requests within 45 days, subject to any applicable exceptions and extensions permitted by law. Please note that if you have a password-protected online account with us, we will fulfill your request via such account; otherwise, we will give you the option to receive your fulfillment by mail or electronic delivery.

To request deletion of your Personal Information, you may submit a request through email at customerservice@blackdiamondadmin.com or call us at 1-866-643-7950 Ext. 1

Right to Correction

You have the right to request that we correct any Personal Information that we have on file about you that you believe to be erroneous. When you make your request, please be sure to provide us with the specific information that you believe is inaccurate and the correct information. You should also provide us with any documentation you believe supports your proposed correction, and we will take that documentation into consideration. We will only correct the information if we determine, based on the totality of the circumstances, that your correction is more likely than not accurate. We may also choose to delete the allegedly inaccurate information instead of correcting it. We will process verified requests within 45 days, subject to any applicable exceptions and extensions permitted by law.

To request correction of your Personal Information or to designate an authorized agent to submit a request on your behalf, you may call us at 1-866-643-7950 Ext. 1

Right to Opt Out from the Sale or Sharing of Personal Information

You have the right to direct us not to sell your Personal Information to Third Parties or to share it with Third Parties for targeted or cross-context behavioral advertising purposes. You may exercise your Right to Opt Out by calling us at 1-866-643-7950 Ext. 1 or submitting a request via email to customerservice@blackdiamondadmin.com

Right to Limit Use of Sensitive Personal Information

If you are a California resident, you have the right to request that we limit the use of your Sensitive Personal Information as defined under California law to only exempt purposes such as to provide the goods and services reasonably expected by the average consumer who requests such goods and services, to prevent fraud, and to verify or maintain the quality or safety of goods or services we provide.

If you are a Connecticut, Colorado, Utah, or Virginia resident, and you make a request to limit the user of your Sensitive Personal Information as defined under your applicable state's law, we will treat that request as a revocation of your consent for us to collect and process your Sensitive Personal Information and will delete your Sensitive Personal Information subject to any exemptions available under applicable law.

We will process requests to Limit Use of Sensitive Personal Information within 15 business days subject to any applicable exceptions and extension permitted by law.

You may exercise your Right to Limit Use of Sensitive Personal information or designate an authorized agent to act on your behalf by calling us at 1-866-643-7950 Ext. 1

Right to Appeal

If we deny your privacy request, in full or in part, you may appeal our decision. If we deny your appeal, you may also contact your state Attorney General to lodge a complaint and we will provide you with an online mechanism to do so. We will process requests to appeal within the timeframes established under applicable law, but typically within 45 days. Please note that if you have a password-protected online account with us, we will fulfill your request via such account; otherwise, we will give you the option to receive your fulfillment by mail or electronic delivery.

You may exercise your Right to Appeal or designate an authorized agent to act on your behalf by calling us at 1-866-643-7950 Ext. 1.

Non-Discrimination Notice

We will not discriminate against any consumer for exercising their privacy rights under law or this Privacy Policy.

SECURITY

We care about protecting the security of your personal information, and we have implemented security procedures to protect the personal information that you provide to us. However, no method of transmitting or storing electronic data is ever completely secure, and we cannot guarantee that such information will never be accessed, used, or released in a manner that is inconsistent with this policy.

CHILDREN UNDER 18

This Site is not intended for users under the age of 18. We do not knowingly collect information from children under the age of 18. Should we learn that a child under 18 has provided us with personal information, we will delete that information from our database.

EXTERNAL LINKS

This Site may contain links to other sites or allow others to send you such links. A link to a third-party site does not mean that we endorse it or that we are affiliated with it. We do not exercise control over third-party sites. You access any third-party sites or content at your own risk. Read the privacy policy of any third-party site before providing any personal information.

NOTICE TO CALIFORNIA RESIDENTS

The state of residence is used to determine your vehicle's eligibility for auto protection coverage. We currently do not offer vehicle service contracts to residents of California.

CONTACT US

At any time, you may withdraw your consent to receive calls, emails, and/or texts from Black Diamond. To change or remove your contact information in our database, or to opt-out of future mailings, communications, and other inquiries, please contact us using one of the options below:

1. **Unsubscribe from email.** You may opt out of our email list to remove yourself from receiving future marketing communications. Click the “Unsubscribe” link at the bottom of your email message and confirm the update of your settings. Note that this process can take up to 10-business days and you may still receive one-to-one email messages from Black Diamond staff members where an existing business relationship exists.
2. **Opt-out of SMS texts.** On your mobile device, reply “STOP” on the text thread to be removed from our SMS text messages. Note that wireless service or Wi-Fi connection may be required to send messages and that rates may apply.
3. **Submit a contact form.** Visit our contact us page to send a message to our online customer support mailbox. Business hours are 8 AM – 5 PM CST Monday through Friday, and we will get back to you within three (3) business days.
4. **Call us.** Our customer service team is available at 1-866-643-7950 Ext. 1 between the hours of 8 AM – 5 PM CST Monday through Friday.
5. **Write us.** Update your communication preferences by mailing us a letter: PO Box 1293 O’Fallon, IL 62269