



IMG's Online Privacy Policy

At International Medical Group[®], Inc. (IMG[®]), we are committed to earning your trust by respecting and protecting the privacy of the information you provide to us online. Here's how IMG gathers, uses and safeguards information about you when you visit our website.

Information We Gather on Our Website

When you register for a "MyIMG" account, request a quote or complete online enrollment forms within our website, we ask that you provide identifying information and demographic information about yourself (e.g. name, date of birth, social security number, passport number, certificate number, postal address and email address). This information is required at initial registration only, and it is used to identify you as a unique, authorized user. IMG will never ask for confirmation of your personal or account information through an email, and you should never respond to an email (especially unsolicited email) that asks for your personal information).

Other Information We Capture

IMG's web server automatically recognizes only your IP address when you visit our website as an anonymous visitor (without logging in). Our website does not recognize your email address. However, IMG collects your email address when you communicate with us via email, provide your email address to us when completing an online application or register to access secure areas of our website. If you register on our website, please keep your email address up to date in your personal profile. This email address will be used to retrieve a forgotten password and assist you in using other self-service features.

IMG also collects aggregate information about pages visited within our website.

What We Do With Information We Gather

We use the information we gather about visitors to our website in one or more of the following ways:

- To fulfill orders and requests for additional information.
- To verify you are a certificate owner or insured.
- To help ensure a safer online environment for our online visitors.
- For general aggregate site visitor analysis and statistical research.
- To inform you of products and services that may be of interest to you.
- To inform customer service representatives about account access and service requests that will enable us to provide better customer service.

How We Secure Your Information Through Encryption

We realized the importance of securing the information we gather about you, so we have physical, electronic and procedural safeguards in place to enhance the safety of

information about you that is collected on our website and sent via the Internet, including credit account and electronic fund transfer information.

In particular, we require that a “secure session” first be established, using an Internet method known as Secure Socket Layers (SSL). With SSL engaged, pages are sent to you in an encrypted format and any information you submit to the IMG website is encrypted. This method of transferring sensitive data is considered the industry standard for the Internet. To help ensure security via the Internet, we recommend you keep your browser up to date with current security patches.

While IMG has taken steps to make the information you provide to us as secure as possible against unauthorized access, please keep in mind that no data transmission over the Internet is 100% secure. Any information disclosed online can potentially be intercepted and used by unauthorized parties.

How We Use Cookies

When you visit our website as an anonymous visitor, personal information (such as your name, address and email address) is not collected. However, we use cookie technology to collect information about how IMG’s website is used. Our server automatically tracks an online visitor’s IP address, browser version and pages visited. Cookies cannot be used to reveal your email address from your hard drive, pass on computer viruses or learn confidential or personal information about you that you have not already expressly revealed.

Please note: If you have chosen to disable cookies on your browser, you will not be able to log into the secure areas of our website. This is because we use cookies to store and remember your user identification number, password and email address in order to recognize you when you return to the IMG website.

Our Policy for Children

Our website is not intended to attract children under the age of 13. We do not use our website to knowingly solicit information from or market to children under the age of 18. Parents and/or guardians are solely responsible for supervising their minor children’s use of our website.

Links to Other Websites

Our website contains links to other Internet sites. It is our intent to provide links only to other quality websites. However, we cannot guarantee the safety and privacy of information you provide to these linked sites. Any information collected by websites other than the IMG website is not covered by this privacy policy, and provisions of privacy policies contained on other websites may differ from the provisions of this privacy policy.

Questions or Comments

If you have questions regarding our online privacy policy, please send an email message to service@imglobal.com or send your written request to IMG, 2960 North Meridian Street, Indianapolis, IN 46208.