Privacy Policy

Accelerant Research, LLC and its parent, subsidiary and affiliated companies (collectively "Accelerant Research") provide marketing research services. This Privacy Policy sets forth the collection, use and disclosure of personal data or personally identifiable information ("PII") and other information by Accelerant Research in connection with Accelerant Research's Services (as defined herein). Accelerant Research's Services provide you with the opportunity to join a Panel (as defined herein), participate in surveys (whether as a Panel member or a non-Panel member), use the websites associated with the Panels, and receive and redeem rewards and incentives, including, without limitation, sweepstakes entries, offered in connection with Panel membership and/or the completion of surveys (collectively "Services"). Registration with, use of, and access to Accelerant Research's Services is subject to Accelerant Research's Terms and Conditions. Your use of Accelerant Research's Services is completely voluntary and therefore Accelerant Research's processing of your PII in connection with the Services and this Privacy Policy is with your consent. Accelerant Research strives to conform its privacy practices to applicable laws, codes, and regulations, and the codes of standards of applicable market and opinion survey research associations, including, without limitation, CASRO and ESOMAR. All references in this Privacy Policy to Accelerant Research include Accelerant Research and its parent, subsidiary and affiliated companies. All references to "us" or "we" refer to Accelerant Research.

For the purpose of this Privacy Policy, the term "PII" shall include, without limitation, your name, address(es), telephone number(s) (including home, cell, and/or business telephone numbers), email address(es), date of birth, the unique identification number we assign to you (individually a "UID" and collectively "UIDs")"), reward, loyalty, or incentive account numbers and Sensitive Data (as defined herein).

What information is collected by Accelerant Research, how is PII collected, and how is it used?

1. Information You Submit

Accelerant Research collects information from Panel members during and after registration with a Panel, including, without limitation, during participation in a survey and in connection with the receipt and redemption of rewards and incentives. When you sign up for a Panel you will be asked to provide certain PII and demographic information, including, without limitation, your name, address(es), telephone number(s) (including home, mobile, and/or business telephone numbers), email address(es), date of birth, occupation/education, and racial and gender information. In addition to the collection of PII mentioned above, during and subsequent to the registration process, you may be asked to voluntarily provide or disclose Sensitive Data.

"Sensitive Data" means PII that discloses or reveals health and medical conditions, sexual orientation or sexual life, political opinions/views, race/ethnic origin, religious and philosophical beliefs and trade-union membership. Sensitive Data is used to target survey opportunities to you.

Accelerant Research collects PII and demographic information from non-Panel members prior to and during participation in a survey.

You may submit, upload or transmit content or material, including, without limitation, photos, videos and/or any other similar or related content or material ("User Content"). If you submit User Content in connection with Accelerant Research's Services, the User Content may become publicly available and may be shared with third parties including, without limitation, Accelerant Research's clients, clients of Accelerant Research's clients and third party service providers. User Content should only include audio, video, images, or the likeness of the individual submitting the User Content and should not contain copyrighted or trademarked content or material of any third party. User Content should not include audio, video, images, or the likeness of anyone other than the user and should not contain any PII of or about anyone other than the user.

2. Information Collected Through Automated Means.

Accelerant Research may also collect certain information automatically, such as information about: (i) your device or computer and its capabilities, including, without limitation, the operating system, the applications or programs on your device or computer, IP address, device carrier, device type, time zone, network status, browser type, browser identifier, unique device identification number, carrier user ID (a number uniquely allocated to you by your network provider), media access control address, international mobile equipment identity, locale and other information that alone or in combination may be used to uniquely identify your device or computer; and (ii) your activities in connection with Accelerant Research's Services, including, without limitation, survey data and responses, and reward, incentive, and/or sweepstakes information. Specific examples of this information, and the technology that collects it, are below:

<u>Cookies</u>. Cookies are small files that store certain data on a device or computer. Accelerant Research may use session and persistent cookies for several purposes including, without limitation, to provide a better survey experience, quality control, validation, to enable or facilitate survey participation, tracking of completed surveys or other completed actions, and for fraud detection and/or prevention. Session cookies expire when you close your browser. Persistent cookies remain on your device or computer indefinitely until deleted.

<u>Log Files.</u> Accelerant Research's Services may automatically gather and store certain information in log files, including, without limitation, data available from your web browser, including, without limitation, IP Address, browser type, internet service provider, referring/exiting pages, operating system, date/time stamp and click stream data.

<u>Digital Fingerprinting.</u> Generally, digital fingerprinting assigns a unique identifier to your device or computer based upon the device's or computer's technical settings, characteristics and IP Address. Accelerant Research uses digital fingerprinting technology for quality control and validation purposes and fraud detection and/or prevention, including, without limitation, identifying duplicate or fraudulent respondents. Accelerant Research may implement and use digital fingerprinting directly or through a third party vendor.

<u>Watermarking</u>. Generally, watermarking involves placing a technology or file on your device or computer to identify that it has previously been used to register with or access Accelerant

Research's Services. Watermarking is used for quality control and validation purposes and fraud detection and/or prevention purposes. Accelerant Research may engage in watermarking activities directly or through a third party vendor.

Accelerant Research's Do Not Track Notice.

Do Not Track ("**DNT**") is a preference in your browser that you can set to notify websites that you visit that you do not want the websites to collect certain information about you. Accelerant Research does not track individuals over time and across third party websites to provide targeted advertising and therefore Accelerant Research does not respond to DNT signals. If you object to Accelerant Research's practice with regards to DNT signals, you may opt-out from participation or use of Accelerant Research's services as described below.

3. Information collected from Third Parties

Accelerant Research may obtain PII and demographic information from third parties, including, without limitation, information services bureaus, other sample suppliers and/or social media platforms. Accelerant Research may use the PII for various purposes, including, without limitation, data validation, data append, fraud detection purposes, and/or sending you a one-time email to invite you to participate in a survey and/or join a Panel.

4. Accelerant Research's Use of Information

In addition to other purposes set forth in this Privacy Policy, Accelerant Research uses information collected through Accelerant Research's Services as follows: (i) to communicate with you regarding your membership with a Panel; (ii) to communicate with you regarding your participation in a survey(s); (iii) to tailor survey opportunities to you; (iv) to send you notifications of survey opportunities; (v) to comply with any and all legal obligations, including, without limitation, tax obligations; (vi) to administer and manage Accelerant Research's reward and incentive programs and fulfill your requests for rewards and incentives; (vii) to facilitate your entry into Accelerant Research's sweepstakes and promotions and communicate with you regarding such entries; (viii) to update Accelerant Research's records; (ix) to comply with any data suppression obligations or requirements; (x) for fraud detection and/or prevention purposes; and (xi) as otherwise permitted pursuant to this Privacy Policy or as otherwise authorized by you.

What communications will I receive through Accelerant Research's Services?

Accelerant Research and/or Accelerant Research's agents, processors, and/or vendors or subcontractors may contact you or communicate with you as follows:

- 1. Via "push" notifications or SMS/text messages, if you expressly agree to receive such communications, for participation in surveys.
- 2. Via email communications for the purpose of: (i) sending you survey invitations, (ii) communicating with you regarding your survey participation (past, present and/or future), (iii) communicating with you regarding reward or incentive information, inquiries, and/or redemption, (iv) sending you newsletters, (v) sending you notices required to be provided

- hereunder or required by law, (vi) communicating with you regarding sweepstakes or prize draw promotions, including, without limitation, winning entries to or for such sweepstakes or prize draws, and (vii) responding to inquiries received from you.
- 3. Via telephone for the purpose of: (i) communicating with you on or about your survey participation (past, present and/or future), (ii) communicating with you regarding reward or incentive information, inquiries, and/or redemption, (iii) sending you notices required to be provided hereunder or required by law, (iv) communicating with you regarding sweepstakes or prize draw promotions, including, without limitation, winning entries to or for such sweepstakes or prize draws, and (v) responding to inquiries from you. Additionally, Accelerant Research may use the business or work telephone number you provide during panel registration to call you to verify: (a) your qualification for surveys designed for individuals working in certain professional or business roles or capacities, and/or (b) your registration or qualification for a survey panel(s) specifically designed for individuals in certain professions. The verification process may involve verifying information or data you have previously provided or supplied to Accelerant Research.

Does Accelerant Research share PII and other information collected through Accelerant Research's Services with third parties?

Accelerant Research will disclose PII and other information collected through Accelerant Research's Services to third parties as follows:

- 1. With your consent, other than your consent to the processing and sharing described in this Privacy Policy and specifically this section.
- 2. Pursuant to applicable law or in response to a subpoena or an order of a court or government agency.
- 3. To establish, exercise, or defend legal claims of an individual or Accelerant Research, including in order to protect the safety of an individual or to protect Accelerant Research's rights and/or property.
- 4. Between various Panels if you sign up for more than one Panel.
- 5. To a parent, subsidiary, or affiliate of Accelerant Research: (i) in the event of a reorganization or restructuring, or (ii) for use and processing in accordance with this Privacy Policy or as authorized by you.
- 6. To authorized agents and/or subcontractors of Accelerant Research and/or of Accelerant Research's clients, who are providing services, including, without limitation, data append services, data validation services, fraud detection and/or prevention services, database-matching services, coding services, data segmentation services, and reward, incentive, and sweepstakes related services.
- 7. To a client for limited market research related uses including, without limitation, modeling, validation, fraud detection and/or prevention, data append, database segmentation, and reward, incentive, or sweepstakes redemption, fulfillment, and/or entry in connection with your participation in or completion of a survey.
- 8. In connection with a change of ownership or control, including, without limitation, a merger or an acquisition of any or all of Accelerant Research's business assets, provided that the party receiving or acquiring the PII agrees to use, protect, and maintain the security, integrity, and confidentiality of PII in accordance with this Privacy Policy.

9. As otherwise permitted pursuant to this Privacy Policy.

Additionally, UIDs and information collected by automated means are provided to third parties, including, without limitation, clients, partners, agents and/or vendor for several purposes including, without limitation, identifying respondents for re-contact surveys or communications, fraud detection and/or prevention, database matching, data validation, data append, coding, data segmentation, and reward, incentive, sweepstakes or promotion related services and/or developing aggregated data insights regarding our survey respondents and providing a client(s) with access to and use of the aggregated data insights.

With respect to information collected through Accelerant Research's Services, Accelerant Research will provide survey data and responses to Accelerant Research clients with no PII disclosed by Accelerant Research, other than UID. If you voluntarily disclose PII in connection with your survey responses, and Accelerant Research collects the survey responses, Accelerant Research will transfer the survey responses, UID and the voluntarily disclosed PII to Accelerant Research's client. In addition, Accelerant Research may share geographic and/or demographic data Accelerant Research collects from you during enrollment or through certain profile questions Accelerant Research may ask you. Such data may be shared with third parties in single summary form (i.e. individual respondent level) or aggregate summary form (i.e. a group of respondents).

Generally, disclosures of PII by Accelerant Research to a third party, except for disclosures of UIDs, are made pursuant to a written agreement between Accelerant Research and the third party, which, among other things, limits use of the PII. Accelerant Research may allow a client to collect PII directly from respondents. The disclosure is voluntary and, prior to collection, the client is required to enter into a written agreement with Accelerant Research, which, among other things, limits use of the PII.

<u>Does Accelerant Research hire third parties to recruit individuals to use Accelerant Research's Services?</u>

Accelerant Research may engage third parties to recruit individuals to use Accelerant Research's Services including, without limitation, to join a Panel or participate in a survey. The recruitment activities may include, without limitation, the third party placing banners or advertisements on websites or sending email communications offering the opportunity to join a Panel or participate in a survey. This Privacy Policy only applies to PII when Accelerant Research actually collects the PII and does not cover or apply to the recruitment activities performed by the third parties.

How can I opt out of certain data collection and/or use?

There are multiple opt-out options for users of Accelerant Research's Services:

Panel members may opt-out by: (i) clicking on the unsubscribe link contained in a survey invitation and following the instructions on the opt-out web page; or (ii) contacting us as set forth below.

You may opt out of email communications by clicking the unsubscribe link in any email you receive from us or contacting us as set forth below.

To delete all information collected by Accelerant Research please contact Accelerant Research as set forth below.

How can I access the PII and other information collected about me?

You may request access to review, correct, delete or to object to the processing of your PII by contacting us as set forth below.

Does Accelerant Research collect data from children?

Accelerant Research will not knowingly collect any information from any child without permission from his or her parent or legal guardian.

What security is available for the PII and other information collected through the Services?

Accelerant Research maintains appropriate technical, administrative and physical safeguards to protect PII and other information disclosed or collected by Accelerant Research. Accelerant Research reviews, monitors and evaluates its privacy practices and protection systems on a regular basis. Notwithstanding the foregoing, transmissions over the Internet and/or a mobile network are not one hundred percent (100%) secure and Accelerant Research does not guarantee the security of transmissions. Accelerant Research is not responsible for any errors by individuals in submitting PII to Accelerant Research.

Who can I contact with questions or complaints about this Privacy Policy?

If you have any questions or complaints regarding Accelerant Research's privacy practices and/or this Privacy Policy or want to communicate an opt-out request to Accelerant Research, or want to exercise your rights to access, review, correct, delete or object to the processing of PII, please contact us via email at:

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