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Privacy Policy

Your Privacy is important to us

This American Health and Life Insurance Company, Merit Life Insurance Co., Triton Insurance Company and OneMain Alliance, LLC (collectively “Company”) privacy policy (“Privacy Policy”) describes our practices about information collected about you when you visit the Site.

“Site” means and includes any and all websites (including www.americanhealthandlifeinsurancecompany.com, meritlifeinsurance.com, and tritoninsurancecompany.com), interactive features, widgets, plug-ins, applications, content, downloads and/or other electronic services maintained by American Health and Life Insurance Company, Merit Life Insurance Co., and Triton Insurance Company.

“We,” “us,” “our,” or “Companies,” as used on this Site, mean and include the American Health and Life Insurance Company, Merit Life Insurance Co., Triton Insurance Company and OneMain Alliance, LLC. “You” or “your” mean you as an individual and, if you are an employee or representative of another person or entity, such person or entity.

Please review the Terms of Use. The Terms of Use governs your use of the Site. By using the Site, you agree to this Privacy Policy and the Terms of Use and our collection, use, disclosure and storage of your information as described by this Privacy Policy. If you do not agree to the terms of this Privacy Policy, do not provide us with any Personal Information and do not use this Site.

This Privacy Policy does not apply to the following:

- Data we get from third parties, unless we combine such data with Personal Information (defined below) that we have collected under this Privacy Policy;
- Our data collection activities offline or outside of the Site (unless otherwise stated below); or
- The data practices of third parties that may interact with the Site, such as social media sites and websites where we advertise.

What Type of Information do we Collect?

We and our third-party service providers may use tracking technologies. These technologies store or collect certain information, including technical data attributes, when you visit or interact with the Site (“Usage Information”). This Usage Information may be stored or accessed using technologies that may be downloaded to your computer, browser, laptop, tablet, mobile phone or other device (a “Device”) when you visit or interact with the Site. This Usage Information may include:

- Your IP address, UDID or other unique identifier (“Device Identifier”). A Device Identifier is a number that is automatically assigned to your Device, and our systems identify your Device by its Device Identifier;
- Your Device functionality (such as browser, operating system, hardware, and mobile network information);

- The areas within the Site that you visit and what you do there, such as remembering you and your preferences, the actions you take, the information you type and the pages, screens, or other displays of information you looked at;
- Your Device location;
- Your Device characteristics;
- Other Device data, such as the time of day, date, length of your visit(s), frequency of your visits, and patterns of use among other information;
- Domain name you use to access the Internet and other information obtained from Web page headers (i.e., type of Device and type and version of web browser);
- Internet address from which you linked to the Site; and
- Information contained in or relating to any communication that you send to us or sent through the Site, including through the automated virtual assistant and live chat features on the Site, such as the content of the communication and metadata associated with it.

Personal Information

On the Site, we may ask you for information that identifies you personally (“Personal Information”) such as:

- Full Name
- Date of Birth
- Home Address and telephone number
- Email address
- Employment Information

We may collect Personal Information through many forms and in many places on the Site. This may include if you upload claim documents or when you interact with the Site.

Please see our [Privacy Notice](#) for an explanation of how we collect, use and share Personal Information. It also explains how you can limit the use and sharing of your Personal Information. We provide this notice to all of our customers.

For more information about how we collect, use and disclose the personal information of resident of certain states or to make a privacy rights request, please visit our U.S. State Privacy Notice.

How do we use Collected Information?

We and our service providers may use your information that is covered by this Privacy Policy:

- To verify your identity;
- To prevent fraud;
- To offer services;
- To communicate with you about your transactions, such as to provide customer support;

- To provide customer support services through the automated virtual assistant and live chat features on the Site and maintain transcripts of chat communications;
- To send monthly statements, service and collect amounts you owe;
- To customize your experience on the Site or to serve you with specific content or ads that are relevant to you;
- To improve the Site, our marketing and our Site offerings;
- For internal business purposes;
- For other purposes that are disclosed at the time you provide your information or otherwise set forth in this Privacy Policy; and
- To the extent necessary to enforce the Terms of Use.

What about Cookies, Web Beacons and other Tracking Technologies?

We use tracking technologies on the Site. This includes Cookies and Web Beacons. Cookies and Web Beacons collect and store Usage Information. A “Cookie” is a small file containing letters, numbers and symbols. A Cookie stores information about the user or records the user’s browsing activity. Your Device’s hard drive stores Cookies. A “Web Beacon” is an electronic image (1x1 .gif) located within a certain web page. A Web Beacon allows the Site to record the simple actions of the user opening the page. Cookies, Web Beacons, and other tracking technologies (e.g., HTML5 and Flash local storage, embedded scripts, and e-tags/cache browsers) may be active on the Site. We may use other tracking technologies in connection with the Site.

We may send tracking technologies to your Device when you visit the Site.

- To allow you to use and access the Site.
- To monitor your experience on the Site.
- To allow us to improve the Site.
- To improve security on the Site.
- For identity verification and fraud prevention.
- To analyze traffic and transactions on the Site.
- To keep track of your preferences, such as the presentation of content the Site.
- To offer services, such as delivering content based on how you interact with the Site.

We may also work with data providers who collect web log data from you. Web log data may include your IP address and information about your browser or operating system. We may place a data provider’s cookie that recognizes your browser and enables you to receive customized ads or content. These cookies contain no personally identifiable information. They may contain or reflect demographic or other data in a de-identified form. The information in these cookies may link to data you gave to us. This may include your name, postal address or email. We may share this data with a

data provider in hashed or encrypted form. To opt out of these data provider cookies, please go to the Digital Advertising Alliance (“DAA”) website at <https://www.aboutads.info/choices>.

We also use depersonalized aggregated Usage Information to improve the performance of the Site. This information may be provided to other companies to help us with this. These other companies may include third-party advertisers, analytics providers, and other service providers.

Your browser should allow you to manage tracking technologies. If your browser’s settings are too restrictive you may not be able to use all of the features of this Site.

You may enter the Site from a third-party site, such as a search engine or referral site. Those sites may use tracking technologies to track their own site performance. You must review the privacy policy of each third-party site to know what information about you they collect and how they use it.

How about Interactions with Third-Party Services?

The Site may include functions that allow interactions between the Site and a third-party web site or application. The functions may involve the third-party operator providing certain information, including Personal Information, to us. For example, if you click on social media icons on the Site (such as for Facebook, Twitter or Instagram), we may have access to your Personal Information you provided on those third-party sites or applications. If so, we will treat it as Personal Information under this Privacy Policy. We may also provide third-party sites’ interfaces or links on the Site so you can send a message from the Site. For example, we may use third parties to facilitate emails, tweets or Facebook postings. These third parties may keep information used or provided in those messages or activities. Their practices are not subject to our Privacy Policy. We may not control or have access to your communications through these third parties. When you use third-party sites or services, you are using their services and not ours. We are not responsible for their practices. You should review the third parties’ privacy policies before using third-party tools on the Site.

How do the Companies share information?

Please see our [Privacy Notice](#), which we provide to all our customers, for a comprehensive explanation of how we collect, use and share Personal Information and what you can do to limit the use and sharing of your Personal Information.

How do we Share Information?

We may share non-Personal Information with third parties. This may include aggregated user statistics. We may share your Device Identifiers with third parties with data related to you and your activities.

Our [Privacy Notice](#) explains what Personal Information we may share with third parties.

We may also share the information we collect about you as follows:

- For any purpose you expressly consent to.
- To protect or enforce our rights or the rights or safety of others.
- As allowed or required by applicable law, regulation, subpoenas, governmental requests or legal process.

- In connection with a merger, acquisition, restructuring, asset transfer, or other operational or corporate changes to our company, such as any due diligence process.
- To our third-party service providers who may use shared information in accordance with this Privacy Policy and to provide the services we request. We may use third-party service providers to perform certain services for us or the Site, such as:
 - a. To assist us in Site operations.
 - b. To provide customer support (including through online automated and live chat features).
 - c. To manage a database of customer information.
 - d. Hosting the Site.
 - e. Designing and/or operating the Site's features.
 - f. Tracking the Site's activities and analytics.
- We may give these service providers access to user information, such as Device Identifiers and Personal Information, to carry out the services they are performing for you or for us. Data obtained through the short code program will not be shared with non-affiliated third parties for their marketing purposes.

Your Privacy Rights

Subject to certain legal limitations and exceptions, you may be able to exercise some or all of the following rights:

- **Right to Know:** The right to confirm whether we are processing personal data about you and the categories of personal data collected, and, under applicable law only, the right to obtain certain personalized details about the personal data we have collected about you, including:
 - a. The categories of sources of the personal data;
 - b. The purposes for which the personal data were collected;
 - c. The categories of personal data disclosed to third parties (if any), and the categories of recipients to whom this personal data were disclosed;
 - d. The categories of personal data shared for targeted advertising purposes (if any), and the categories of recipients to whom the personal data were disclosed for these purposes; and
 - e. The categories of personal data sold (if any) and the categories of third parties to whom the personal data were sold.
- **Right to Access & Portability:** The right to obtain access to the personal data we have collected about you and, where required by law, the right to obtain a copy of the personal

data in a portable and, to the extent technically feasible, readily usable format that allows you to transmit the data to another entity without hindrance.

- **Right to Correction:** The right to correct inaccuracies in your personal data, taking into account the nature of the personal data and the purposes of the processing of the personal data.
- **Right to Deletion:** The right to have us delete personal data we maintain about you.

You may also have the right to not receive retaliatory or discriminatory treatment in connection with a request to exercise the above rights.

How to Submit a Request To submit a request, please visit our [Online Request Portal](#) (available 24/7) or call us at (844) 859-1865 (M-F 5:30 AM – 2:30 PM Pacific, except for holidays). These Additional United States Privacy Disclosures do not apply to OneMain personnel. You can opt-out of the sale of your Personal Data for targeted advertising purposes by clicking the "Do Not Sell or Share My Personal Data" link in the footer of our website or using the Global Privacy Control ("GPC") signal through your web browser. Like with other types of browser-specific controls, if you use the GPC, we will process it for the browser from which you submit the request, but the opt-out request will not apply outside of the browser to your device. After using the GPC, if you clear your cookies in your browser, you will need to use the GPC again for us to process your opt-out for that browser. In addition, you can also opt out of cookie-based sales by businesses that participate in the Digital Advertising Alliance's CCPA Opt-Out Tool by visiting <https://www.privacyrights.info/>.

Authorized Agent In certain circumstances, you are permitted to use an authorized agent to submit requests on your behalf through the designated methods set forth above where we can verify the authorized agent's authority to act on your behalf. In order to verify the authorized agent's authority, we generally require evidence of either (i) a valid power of attorney or (ii) a signed letter containing your name and contact information, the name and contact information of the authorized agent, and a statement of authorization for the request. Depending on the evidence provided and your state of residency, we may still need to separately reach out to you to confirm the authorized agent has permission to act on your behalf and to verify your identity in connection with the request. To submit a request as an authorized agent on behalf of a consumer, please follow [these authorized agent instructions for submitting a request](#). For questions or concerns about our privacy policies and practices, please call us at (844) 859-1865 (M-F 5:30 AM – 2:30 PM Pacific, except for holidays).

Verifying Requests To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal data or complying with your request. If you request access to, correction of or deletion of your personal data, we may ask you to provide your: first name, last name, current mailing address, and date of birth.

Right to Appeal Oregon residents have the right to appeal our decision regarding their privacy rights listed above. If your request is denied, we will provide you with a communication detailing the reason for the denial and a method for appealing our decision. If you wish to appeal our decision, you will be required to fill out a webform to confirm your identity and provide the reason(s) for your appeal. Within 45 days of receipt of your request, we will provide you with a communication indicating whether we approved or denied your appeal and the reason(s) for our decision. If your

appeal is denied, we will provide you with the requisite contact information for the Office of the Attorney General so that you may submit a complaint if you so choose.

Can I Confirm that the Information the Company collects is Correct or Make Changes to my Information?

Keeping your information accurate and up to date is very important. If you want to request changes offline, please contact us at the following postal address.

American Health and Life Insurance Company, Merit Life Insurance Co., Triton Insurance Company and/or OneMain Alliance, LLC
P.O. Box 2548
Fort Worth, TX 76113-2548

How is information collected on this Site protected?

The Companies endeavor to incorporate commercially reasonable physical, electronic, and procedural safeguards to help protect and secure your Personal Information. We maintain Personal Information in secure computer systems and we limit the employees' access to those with a business reason to see it. More specifically, employees may access information about you when needed to maintain your accounts or otherwise meet your needs. Our employees are trained to understand and comply with the Insurance Companies' security safeguards. However, no data transmission over the Internet, mobile networks, wireless transmission or electronic storage of information can be guaranteed to be 100% secure.

Am I Protected when Linking from the Site to other sites?

This Privacy Policy is for customers and visitors, and only applies to this Site. This Site only includes its home page and pages hereunder operated by the Companies. This Privacy Policy does not apply to any linked site or any third-party site. You must review the privacy policy of such third-party sites to know what information about you is collected and how it is used.

Online Tracking and do not Track Disclosures

Third parties use tracking technologies with the Site. This may include the collection of information about your online activities. We may not control those tracking technologies. We are not responsible for those tracking technologies. You consent to encountering third-party tracking technologies when using the Site. You accept that this Privacy Policy does not apply to the tracking technologies or practices of such third parties.

Third parties that have content embedded on the Site may set Cookies on a user's browser. They may also get information that a web browser visited a specific Company website from a certain IP address.

Other third parties are marking or have made signals or other mechanisms for consumer choices about the collection of information about a consumer's online activities. We do not track or take any action on these signals or other mechanisms. We do not allow third parties to collect Personal Information about a user's online activities when that user uses the Site, service or applications.

How about Information I Disclose Publicly or to Others?

User Content and Public Information. The Site may allow you to submit ideas, photographs, video, pictures, data, information about your location, questions, comments, suggestions or other content, such as Personal Information (collectively, "User Content"). We or others may store, display, reproduce, publish, distribute or otherwise use User Content online or offline in any media or format and may or may not attribute it to you. Others may have access to this User Content and may be able to share it with third parties. Please think carefully before sharing information with your User Content. We do not control who will have access to the information that you choose to make public. We can't be sure that parties who have access to such information will respect your privacy or keep it secure. We are not responsible for the privacy or security of any information that you make publicly available on the Site. We are not responsible for what others do with information you share with them on the Site. We are not responsible for the accuracy, use or misuse of any User Content that you share or receive from third parties through the Site.

Name and Likeness. We may publish your name, voice, likeness and other Personal Information that is part of your User Content. We may use the content, or any part of the content, for advertising, marketing, publicity and promotional activities. For full terms and conditions about User Content you submit to the Site, please review the Site's Terms of Use.

Do We Collect Information about Children?

We are a general audience site and we do not knowingly collect, maintain, or use Personal Information on our Site about children under the age of 13 that requires parental notice and consent under the Children's Online Privacy Protection Act ("COPPA"). If you are a child under 13 years of age, you are not permitted to use the Site and should not send any information about yourself to us through the Site.

If we become aware that we have collected personal information from any child, we will dispose of that information in accordance with COPPA and other applicable laws and regulations. If you are a parent or guardian and you believe that your child under the age of 13 has provided us with Personal Information without COPPA-required consent, please contact us using the "Contact Us" link provided below, by phone at 1-800-307-0048 or mail us at OneMain Solutions, P.O. Box 2548, Fort Worth, TX 76113.

What About Transfer of Information to the United States?

The Site is operated in the United States and intended for users located in the United States and Canada. If you are located outside of the United States, please be aware that information we collect, including Personal Information, will be transferred to, and processed, stored and used in the United States. The data protection laws in the United States may differ from those of the country in which you are located, and your personal information may be subject to access requests from governments, courts, or law enforcement in the United States according to laws of the United

States. By using the Site or providing us with any information, you consent to the transfer to, and processing, usage, sharing and storage of your information, including Personal Information, in the United States as set forth in this Privacy Policy.

How About Changes to the Privacy Policy?

We may change this Privacy Policy. If we do, we will post the changed Privacy Policy on the Site. The “Last Updated” date of this Privacy Policy is the last time we materially changed this Privacy Policy. That date is at the top of this Privacy Policy. That date lets you know whether we made changes since the last time you reviewed this Privacy Policy. This Privacy Policy is not a contract and does not create any contractual rights or obligations.