

Humarq Privacy Policy

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Humarq Business Partners, LLC (“Humarq”) is committed to maintaining the confidentiality, integrity, and security of your personal information and has created the following policy “Privacy Policy” or “Policy” to inform you about the type of information we gather about you when you visit our Website located at www.humarq.com and use our Services.

Please read this document prior to using our Website and/or any of the Services we offer. By using this Website and our Services, you consent to the data practices described in this Policy. We may make changes to this Privacy Policy by posting an updated version of the Privacy Policy on our Website. It is your responsibility to review the Privacy Policy frequently and remain informed about any changes to it, so we encourage you to visit this page often.

The Information We Collect:

“Personally Identifiable Information” is any information that may be used to identify an individual, including, but not limited to, a first and last name, home or other physical address, an email address, phone number or other contact information, whether at work or at home. Humarq may request Personally Identifiable Information from you when you register to use our Website and Services, and at various other locations on our Website such as message boards, blogs and surveys, for example we may collect name and job title, email addresses, demographic information, and other information relevant to the customer experience. If you do not want your Personally Identifiable Information collected, please do not submit it to us.

Non-personally identifiable information (“non-Personal Information”) is information that, by itself, cannot be used to identify or contact you. Examples of this type of information include the type of Internet browser or computer operating system you use, demographic information (your age, gender, income, education, profession, zip code, etc.), the date and time you visited our Website, the pages you accessed, the name of the website from which you linked to our Website and other anonymous data involving your use of our Website. We use this information to analyze trends and gather broad demographic information for aggregate use. This information is not linked to any Personally Identifiable Information.

How We Collect This Information:

Website usage. We track visitors to our Website. This data allows Humarq to provide the best service possible by helping to ensure the health of the network and services, developing and deploying new business services, researching, improving and maintaining our existing business services and providing customized services to our users.

Cookies. When you visit our Website we may utilize cookies, which are small files that are placed on a computer. A cookie contains a string of characters to identify your browser and may be used to help provide a more customized user experience. Most internet browsers are set by default to accept cookies, and if you have opted not to accept cookies, you may experience some functionality issues in using some of the features of our Website.

Log files. When you view a website, your browser sends data about your computer system to the web server. Our servers capture this information which may include browser type, time of day, IP address, or cookie and language information. We capture this data when you visit our Website.

Links. Our servers may keep track of links within our Website that you may click on when viewing content. This data is used to better provide content to our users. This data is used to better provide content to our users.

Web Forms and Data You Provide to Humarq. When you complete one of our online forms, we ask for data about you (name address, email address, etc.) This data is designed to help our internal staff better meet your needs. We may use, combine, or track this data with other services and features of Humarq to provide a

better user experience and increased functionality. For some services, we may provide the opportunity for you to opt out of the combining of such data.

Email submissions. We may keep records of all email communications sent to Humarq. These emails may be processed and used to provide feedback, answer questions, or service some other request.

Other data. We may collect other non-public personal information concerning you provided by you on applications, contracts or other forms furnished to Humarq, or through other interactions you have with Humarq.

Children's Information

The Services and Website are not directed to, nor knowingly collect information from, children under the age of 13. If you become aware that your child or any child under your care has provided us with information without your consent, please contact us at the contact information listed below.

California Privacy Rights

If you are a resident of California, you may have the right to request and receive information on any third parties to whom Humarq has disclosed personal information for marketing purposes within the previous calendar year, along with the type of personal information disclosed. If you would like to make such a request, please contact us at the contact information listed below. California Shine the Light. The California "Shine the Light" law permits users who are California residents to request and obtain from us once a year, free of charge, a list of the third parties to whom we have disclosed their personal information (if any) for their direct marketing purposes in the prior calendar year, as well as the type of personal information disclosed to those parties.

State Privacy Rights

FOR VERMONT RESIDENTS: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account.

FOR NEVADA RESIDENTS: We are providing this notice to you pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by writing to us at info@humarq.com. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protections, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101, phone number (702) 486-3132, email BCPINFO@ag.state.nv.us.

FOR COLORADO, CONNECTICUT, VIRGINIA AND UTAH RESIDENTS: The section (Notice of Colorado, Connecticut, Virginia and Utah Privacy Rights) relates solely to residents of the States of Colorado, Connecticut, Virginia and Utah, and provides you with information about your privacy rights under the Colorado Privacy Act, the Connecticut Data Privacy Act, the Virginia Consumer Data Protection Act and the Utah Consumer Privacy Act.

This section shall be effective for the residents of those States on the dates set forth below:

Effective January 1, 2023, for residents of the State of Virginia

Effective July 1, 2023, for residents of the States of Colorado and Connecticut

Effective December 31, 2023, for residents of the State of Utah

For purposes of this section, "residents", "consumers" or "you" means individuals of those states who are acting in their individual or household context. This section does not apply to individuals acting in their commercial or employment context.

1. Personal Information we collect
You have a right to know the categories and types of personal information we collect about you.
2. Categories of sources from which we collect personal information
You have a right to know the categories of sources from which we collect your personal information.
3. Our processing of your personal information
You have the right to know how we process and use your personal information.
For residents of the State of Virginia, to the extent that we maintain de-identified data, we take reasonable measures to ensure that de-identified data cannot be associated with a natural person, we publicly commit to maintaining and using de-identified data without attempting to re-identify the data, and we contractually obligate any recipient of the data to comply with the same obligations.
4. Disclosure of Personal Information
You have the right to know if we share your personal information with any third parties.
5. No Sale of Data or Use of Data for Targeted Advertising
We do not sell your personal information and we do not use your data for targeted advertising (as that term is defined by your applicable state law). We may send you advertising in response to your request for information or feedback or based on your activities with our website, including your search queries and visits to our website. However, we will not send you targeted advertising based on your activities across non-affiliated websites to predict your preferences or interests.
6. Your Rights
Where we act as the Controller of your personal information (as opposed to a Processor as those terms are defined in your applicable State law), you have the right to submit a request to us for the following:
 - a. Your right to access. You have the right to know if we process your personal information and have access to such information and certain details of how we use it.
 - b. Your right to correct. We take reasonable steps to ensure that information we hold about you is accurate and complete. However, you have the right to request that we correct any inaccurate personal information that we have about you.
 - c. Your right to delete. You may have the right to request that we delete your personal information where we act as a controller. This right is subject to several exceptions and we may deny your deletion request if retaining the information is necessary for us or our processors to:
 - i. Complete the transaction for which we collected the personal information and take actions reasonably anticipated within the context of our ongoing business relationship with you or our client;
 - ii. Detect bugs or errors in our websites, detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
 - iii. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us;
 - iv. Comply with a legal obligation; or
 - v. Make other internal and lawful uses of that information as permitted by law or that are compatible with the context in which we collected it.
 - d. Your right to restriction of processing (opt-out). You have the right to opt-out of processing your personal information for purposes of profiling in furtherance of any automated processing of your data that produce legal or similarly significant effects concerning you. (This right only applies to residents of the States of Colorado, Connecticut and Virginia.)
 - e. Your right to data portability. You have the right to obtain a copy of your data in a portable, and to the extent technically feasible, readily usable format that allows you to transmit the data to a third party.
 - f. Your right to non-discrimination and no retaliation. We will not discriminate or retaliate against you for exercising any of your rights, including but not limited to, by denying you goods or services, charging you different prices for goods or services, or providing you a different level or quality of goods or services.

- g. Your right to restrict the processing of sensitive information. Unless we are processing your sensitive information pursuant to any of the legal exemptions listed below or as otherwise allowed by law:

For residents of the States of Connecticut, Virginia and Colorado, we will not process your sensitive information without first obtaining your consent; and

For residents of the State of Utah, we will not process your sensitive personal information without providing you with notice and an opportunity to opt out.

Exercising Your Rights

You may exercise your rights described above by submitting a request to us by:

Emailing us at info@humarq.com.

Authentication Process

We will only fulfill requests when we can verify your identity and confirm that you are authorized to make such a request.

Only you, as the parent or legal guardian on behalf of your minor child, or your authorized agent, guardian or conservator may make a request related to personal information. If an authorized agent, legal guardian or conservator submits the request, we may require your written permission to do so and may require additional information to authenticate your identity. We may deny a request by an authorized agent, legal guardian or conservator who does not submit proof of authorization to act on your behalf.

We will only use the personal information you provide in a request to verify your identity or authority to make the request.

Response Timing and Format

We will respond to an authenticated request within forty- five (45) days of its receipt, and will notify you within those forty-five (45) days if we require more time to respond and the reasons for the additional time.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

If we cannot comply with a request or a portion of the request, we will include the reasons in our response.

For residents of the States of Colorado, Connecticut and Utah, you may make one request within a twelve-month period at no charge. For residents of the State of Virginia, you may make a request up to two (2) times within a twelve (12) month period at no charge. We reserve the right to charge a fee to process or respond to any request that we consider excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Right to Appeal

You have the right to appeal our decision within a reasonable period of time after receipt of our response. You may appeal our decision by sending us an email at info@humarq.com. We will respond to your appeal within 60 days of receipt (45 days of receipt for residents of Colorado) and will inform you of any decisions and the reasons for such decisions.

Please note that in certain cases we may collect your personal information as a processor (as opposed to a controller, as those terms are defined in your applicable state privacy law) pursuant to a contract we have with

a commercial client (the controller) to provide a service. In such a case, we are required to collect and process your information only based on the instructions received from the controller. Should you direct your requests to exercise your rights to us, we may be required to share your request with the controller, who is the party responsible under your applicable state privacy law for receiving, authenticating and responding to your requests.

Exemptions

This section (Notice of Colorado, Connecticut, Virginia and Utah Privacy Rights) does not apply to certain entities and data that are exempt from your applicable state privacy law, including but not limited to the following: covered entities, business associates and protected health information governed by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the Health Information Technology for Economic and Clinical Health Act (HITECH); financial institutions and personal information subject to the Gramm-Leach-Bliley Act (GLBA); and personal information collected, processed, sold, or disclosed pursuant to certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Family Educational Rights and Privacy Act, the Farm Credit Act and the Driver's Privacy Protection Act of 1994 (DPPA).

State laws may also provide you with specific privacy protections. We will comply with applicable state laws with respect to our use of your information.

GDPR Information

If you are within the European Union, you are entitled to certain information and have certain rights under the General Data Protection Regulation. Those rights include:

- You may opt-out of future email communications by following the unsubscribe links in our emails. You may also notify us at info@humarq.com to be removed from our mailing list.
- You may access the personal information we have about you by submitting a request to info@humarq.com.
- You may contact info@humarq.com to amend or update your personal information.
- You may request that we erase or forget your personal data. To do so, please submit a request to info@humarq.com.

We will retain any information you choose to provide to us until the earliest of: (a) you asking us to delete the information, (b) our decision to cease using our existing data providers, or (c) we decide that the value in retaining the data is outweighed by the costs of retaining it.

You have the right to lodge a complaint with a supervisory authority that has jurisdiction over issues related to the General Data Protection Regulation.

We require only the information that is reasonably required to enter into a contract with you. We will not require you to provide consent for any unnecessary processing as a condition of entering into a contract with us.

How We Use This Information:

We do not provide your personal information to mailing list vendors or solicitors, and do not sell any information.

As part of the service you have purchased from Humarq, we will, with your permission, disclose limited information to attorneys, accountants, custodians, brokerages, banks and other institutions with which you have established a relationship. You may opt out from our sharing information with these third parties by notifying us at any time by telephone, mail, fax, email, or in person.

We require this information to understand clients needs and provide quality service, and in particular this information is used for internal record keeping, to improve services, to send relevant updates and educational information, and market research.

We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information. Federal and state securities regulators may review our company records and your personal records as permitted by law.

Furthermore, we restrict access to your non-public personal information to those persons who require such information to provide products or services to you. All records containing your non-public personal information are also maintained at the service providers' places of business.

We may share aggregated usage data with our support vendors and third-party suppliers that do not provide a method to individually track a user, or when we have been provided your explicit consent to share the information with a third party.

Safeguarding Your Information

We limit employee access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law.

Humarq is very concerned with safeguarding your information. When you enter sensitive information (such as personal information) on our registration or other forms, we encrypt that information. No method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security.

How To Contact Us Regarding Privacy Concerns:

If you have any questions or concerns with this policy please feel free to contact us by mail to the following address:

Humarq Business Partners, LLC
3420 Pump Rd. #267
Henrico, VA 23233
info@humarq.com