

24Petwatch® Privacy Policy

Important privacy notice regarding your nonpublic Personal Information

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Overview

24Petwatch® is provided by PetPlace Holdings, LLC., a subsidiary of Independence Pet Holdings, Inc. (collectively referred to as “Company,” “We,” “Us” or “Our”) are committed to protecting your privacy, and the confidentiality and accuracy of your Personal Information. This Privacy Policy explains how Personal Information will be collected, used, or disclosed. Your rights, obligations, and options regarding your Personal Information are outlined herein. Throughout this policy, the term “customer” includes the “policy holder”, “the member” and also refers to anyone who might visit our website <https://24petwatch.com> as well as its subdomains (the “site(s)” or the “website(s)”, sign up for Our email marketing and communications, take part in any of Our promotions or contests, request information, correspond or communicate with Us.

The term ‘Process’ herein refers to the collection, storage, use and disclosure of Personal Information.

If you do not agree with any or part of this policy, you should not conduct transactions with 24Petwatch and navigate away from the 24Petwatch website immediately. Through continued use of Our website and/or by completing a transaction with Us, you authorize and consent to the processing of Personal Information as described in this policy, by 24Petwatch, provided by PetPlace Holdings LLC, and its affiliates and third-party service providers. This policy may change from time to time and your continued use of Our websites and services is deemed to be acceptable of such changes, so please check the policy periodically for updates.

What is Personal Information?

Personal Information is any information or set of information about a natural person, which, either alone or in combination with other information, could be used to identify a person directly or indirectly. It does not include Personal Information that is anonymized, aggregated, or de-identified. Personal Information that we collected in connection with providing a product or service is considered to be non-public Personal Information.

Personal Information may include, but is not limited to, a person’s name, home address, email address, or telephone number. It may also include unique numerical identifiers

such as a computer's IP address or a mobile device's unique identifier, geolocation data, information related to products and services purchased, and data concerning website traffic and visits to the extent that such data is connected to a person's Personal Information.

Personal Information does not include information anonymized through the removal of identifying details in a way that ensures the data can no longer be connected to an individual.

Your Consent

Your consent may be obtained in various ways. We may obtain your express consent, or We may determine that consent has been implied by the circumstances. Express consent could be in writing, web forms, or verbally in person or over the phone. When We receive Personal Information from you through Our website, by phone or by mail that enables Us to provide you with a requested product or service, you consent to allow Us to deal with that Personal Information in a reasonable manner.

Except in cases where consent is not legally required, We identify the reasons for collection your Personal Information.

It is important that you understand and consent to Our collection, use, and disclosure of your Personal Information. We rely on the following actions by you as indications of your consent to Our existing and future use of your Personal Information for identified purposes, until you notify Us of a withdrawal of your consent:

- Your voluntary provision of Personal Information directly to Us or through an insurance broker or representative for the purpose of acquiring an insurance contract or related service or product (including information previously provided to Us).
- Your voluntary provision of Personal Information directly to Us or through an affiliate or third-party service for the purpose of registering a microchip, purchasing a Pet Protection Membership, product, or service, or filing a lost pet report (including information previously provided to Us).

- Your express consent or acknowledgement contained, for example, within a written, verbal, or electronic application process.
- Your receipt of this Privacy Policy; or
- Your consent is given through your authorized representative such as a legal guardian, agent, or holder of power of attorney.

By providing Personal Information about a third party such as a family member, emergency contact, or secondary owner by any of the above methods, you represent that you have obtained their consent to the collection, use, and disclosure of such Personal Information in accordance with this Privacy Policy.

In the event you request changes, endorsements, or renewals to your insurance policy or other products and services, including the Pet Protection Memberships, the original consent provided directly to Us, or indirectly through a third party, will remain in effect.

Why We Collect and Use Personal Information

Collecting Personal Information about you is essential to provide you with the products and services that best meet the needs of you and your pet. Your decision to withhold information may limit or affect the quality of service that We can provide to you. We collect, use, and disclose Personal Information (including to and from your broker, Our affiliates and / or subsidiaries and / or third-party service providers / suppliers) for the following purposes:

- Offering and providing insurance quotes, policies, and related products and services to you.
- Offering and providing Pet Protection Membership quotes, policies, and related products and services to you.
- To register your pet microchip.
- Receive, process, and communicate lost and found pet reports.
- Administering and processing both insurance and Pet Protection Membership products and services, or their renewal.
- Ensuring members and policy holders obtain the appropriate services, discounts, and benefits in accordance with the applicable terms.
- Establishing and maintaining communications with you.

- Verifying your identity and the accuracy of your Personal Information through, for example, the exchange of information with government agencies, industry associations, brokers, or other insurers.
- Analyzing, assessing, underwriting, and reinsuring insurance risks on a prudent basis.
- Determining and facilitating your payment of fees and insurance premiums.
- Investigating and settling insurance claims.
- Detecting and preventing fraud or other illegal activities.
- Compiling statistics and reporting to regulatory or industry entities in accordance with prudent insurance practices.
- Gathering your feedback to help Us improve Our products and services.
- For the purposes of studies, analyses, targeting, segmentation and identifying statistics, including to establish rates; to understand and analyze the interests, needs, and preferences of policyholders, prospective customers, and website visitors; to perform internal audits or verification; and to carry out products and services improvement activities.
- To develop, design, improve, market, or recommend products and services to respond to the needs and interests of current and prospective members and policyholders.
- To communicate with you, respond to questions or complaints, requests for advice or other inquiries you may have.
- Complying with the law or the requests of law enforcement agencies or regulators.
- For internal, external, and regulatory audit purposes.
- For the purposes of investigation and law enforcement.
- To send you marketing communications, and any offers on products or services that might be of interest to you.
- To recognize you and identify your preferences on Our website, social media, email platforms and mobile applications (as applicable), and to analyze their use, improve, and personalize their content.
- To communicate with you regarding any changes to Our programs and their operations.

In this Privacy Policy, the above list of identified purposes will be referred to as “Identified Purposes.” 24Petwatch will not process or disclose your Personal Information to any third party, for any other purpose except as identified or permitted by law. In the

event that your Personal Information is used or disclosed for any purposes not reasonably related to the Identified Purposes, We will first obtain your consent for such purpose, except where prohibited by law.

Methods of Collecting Personal Information

24Petwatch may collect Personal Information from customers, members, policyholders, and prospects in several ways, including verbal, written, and electronic forms, through the Web, by telephone, mail, email, SMS and chat (as applicable), through its authorized third-party business partners, affiliates, or otherwise, including but limited to, when they:

- Request or obtain a quote for pet insurance.
- Registration of a microchip, including a transfer of ownership.
- Complete a transaction with Us, Our affiliated companies, or Our business partners.
- Participate in Our contests, promotional offers or receive discounts or benefits.
- Sign up or accept to receive newsletters, promotional and marketing emails, or other communications from Us concerning Our products, services, promotions, or events.
- Visit Our website or social media platforms or interact with emails or online advertising. Further details are provided in the Cookies and Digital Marketing section.
- Contact, interact or communicate with one of Our representatives to submit a request for service, remark, question, or complaint. In this regard, because some of our services are provided by telephone, the calls may be recorded to ensure the quality of Our services and to protect both parties in the event of a disagreement.
- Participate in a survey or customer research by Us.

When We receive Personal information from you through Our website, by phone or by mail that enables Us to provide you with a requested product or service, or to respond to a specific question, request, or complaint, you consent to allow Us to deal with that Personal Information in a reasonable manner.

Pet Medical and Demographic Information

We obtain or share your pet's medical and / or demographic information only in connection with specific products and services. This may include, but is not limited to, underwriting a pet insurance policy, helping in a lost or found pet scenario, processing a claim or any other use that We disclose to you before the information is collected. We have implemented measures designed to secure your pet's medical information from accidental loss and from unauthorized access, use, alteration, and disclosure.

Retention of Personal Information

We will only collect, use, or disclose Personal Information that is necessary for the Identified Purposes. We will retain your Personal Information only as long as necessary to accomplish the Identified Purpose or to satisfy Our legal or business obligations, including for the purposes of satisfying any legal, tax, accounting, or reporting requirements.

Some of the factors considered when determining the appropriate retention period for Personal Information, include the amount, nature, and sensitivity of the Personal Information processed, the potential risk of harm from any unauthorized use or disclosure of your Personal Information, the purposes for which we process your information, and applicable legal and contractual requirements.

As explained in the "Your Privacy Rights" section, you can request the deletion of your Personal Information. Once the purposes for processing the information have been fulfilled and the Personal Information is no longer required, or if you ask Us to delete the information, We will delete it. In some circumstances We may permanently anonymize your Personal Information so that it can no longer be used to identify you in any way, in which case We may use the anonymized data without further notice to you.

Sharing of Personal Information

To conduct our business and offer you the products and services that you may want, We may share your information as allowed or required by law. We may share your information with Our affiliates or third parties outside of the Company to service, market or underwrite Our products and services to you. We may share your information with insurance agents and brokers who sell Our products and services. We may also share

your information with companies that have formal agreements to sell our products and services.

Working with these businesses allows us to provide you with a broader selection of insurance products and services from our companies. These businesses signed a contract with us to keep your information private and secure and to use it only for the services We request. If any sharing of your information requires us to give you the option to opt-out of or opt-in to the information sharing, We will provide you with this option.

We may disclose Personal Information that you provide via this website to the following third parties:

- Our subsidiaries and affiliates.
- Third parties offering products or services included with the purchase of a 24Petwatch product, or an insurance product where available.
- Contractors and service providers We use to support Our business, for example legal services, human resources management and training companies, collection agencies, marketing or other creative or promotional agencies, information technology services and products companies and cloud, webhosting, and data processing services.
- Joint Marketing agreements.
- Veterinarians to assist with processing your claims.
- Animal Shelters.
- Other emergency services personnel who have scanned your pet's microchip and have access to our services.
- In the event of merger, acquisition, or any form of sale of some or all of our assets, in which case Personal Information held by us about our customers will be among the assets transferred to the buyer.

We may also disclose your Personal Information to third parties to:

- Comply with any court order or other legal obligation.
- Enforce or apply our Terms of Use.

- Protect the rights, property, or safety of us, our customers, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction.

The independent insurance agents and brokers who sell Our products and services are not Our employees and are not subject to Our privacy policy. Contact your agent or broker to learn more about their privacy practices.

Links to Other Websites

Our website contains links to other websites for informational or resource purposes. These other websites are not under our direct control, and they may collect information about you that We do not. We are not responsible for the privacy practices or the content of linked websites. We encourage you to reference the privacy policies of third-party websites and / or mobile applications before providing any Personal Information to them.

Marketing and Other Communications

Social media: As an extension of Our internet presence, 24Petwatch, has social media accounts on Facebook, Instagram, LinkedIn, X, YouTube, TikTok, and Pinterest. The social media accounts of businesses are public, and therefore We recommend anyone who chooses to interact via social media should first read the terms of use and confidentiality and privacy policies of those platforms to inform themselves of how Personal Information is used by those platforms. Since all content posted on any 24Petwatch social media accounts can be viewed publicly, We recommend users exercise caution when providing or disclosing Personal Information or details about themselves.

24Petwatch often offers content or discussions on Our social media accounts, which, depending on your account settings, you may allow Us to access certain Personal Information associated with your social media account(s). We may also collect the date and time you visited the page for the purpose of sharing. 24Petwatch may use this information to confirm your identity and personalize your experience. We may also use the services provided by social media platforms to display targeted advertisements intended for the users of such platforms.

Email and advertising targeting: 24Petwatch strives to manage all email addresses responsibly and in compliance with applicable laws. Therefore, pursuant to expressed consent you have given us, or implied based on the circumstances, 24Petwatch may send you promotional messages by email, unless you unsubscribe from such emails.

To better understand and improve the effectiveness of Our email marketing efforts, when We send you an email for marketing purposes, We collect information to assess the open rate and to know whether you clicked on the links in the email, and which of Our websites you visited.

You may remove your name from Our mailing list at any time by following the unsubscribe link displayed at the bottom of every advertising email from 24Petwatch. We will then delete your name from Our electronic mailing lists as soon as practical after receiving your request. Note that unsubscribing from Our commercial messages, certain specific situations such as invoicing or information about your policy or membership allow Us to send you emails in accordance with the exceptions provided by law.

Cookies and Digital Marketing

24Petwatch websites and social media platforms, may use certain automated tools including cookies, browser analysis tools, server logs, and web beacons to offer you a more customized browsing experience, to better recognize your needs, to follow trends, to target marketing initiatives and to offer you content that is more relevant to you. Third-party services may also be utilized to gather and analyze data about the areas visited on the websites (such as the page most frequented, time spent, search terms used and other engagement information) to further enhance the user experience.

Cookies: Our websites utilize cookies. A cookie is a small file stored on your computer or other browser-enabled device. We use cookies to enhance Our websites, personalize the user experience, improve search speed, and identify when users revisit Our website. These cookies do not read data from your device or other websites' cookies. You have the option to refuse cookies by selecting the appropriate setting within your browser. However, if you choose to select this setting, it may impact your ability to access certain parts of Our websites.

Targeted data made available by digital marketing service providers: We could also utilize services provided by third-party platforms e.g., Search and Social Media to present targeted advertisements, based on the user data collected by such platforms. In general, the way you engage with and receive advertisements on those platforms is governed by each platform's respective privacy policy, terms of use and preference options. We may also sometimes use the third-party platforms to offer users more targeted advertising, based on multiple factors such as the platform's user data and interactions with Us outside of the platform, as applicable.

Web Beacons: Website pages may contain electronic images known as web beacons or single-pixel gifs which allow Us to count visiting users as well as record.

Usage Details and IP Addresses: While you navigate around Our website, We may also collect information about your visit, including, but not limited to: traffic and location data and logs, other communication data resources that you access, as well as information about your device and internet connection, including your IP address, operating system and browser type, for system administration and to report aggregate data to Our advertisers. This is considered statistical data and does not identify any individual.

Web Analytics

24Petwatch may use analytical tools by Google, Inc. (Google Analytics, Google Search Console) or others to evaluate data and to analyze the browser behavior of visitors to its sites as well as to understand the allocation and the result of traffic sources. We do not collect personally identifiable information automatically, but we may tie any information collected through cookies to information you may have previously submitted. Google Analytics provides tools to opt out of their services. To opt out of Google Analytics Cookies, visit <https://myadcenter.google.com/home> and [Google Analytics Opt-out Browser Add-on Download Page](#).

When your computer or device requests page access on one of Our websites, the data gathered for web analytics may include, but may not be limited to Google Advertising ID (GAID) and / or Apple Identifier for Advertisers (IDFA) for mobile users, date and time

accessed, IP address (not including any visitor identifying details), browser and operating system, and pages visited and any documents downloaded.

The use of digital markers (i.e., “temporary” and “persistent” Cookies) is required. Personally identifiable information is not on Google’s servers to safeguard your Personal Information. The data collected for these purposes may be aggregated and utilized by 24Petwatch for statistics, analysis, targeting needs and behavior, verification, research, development, and reporting. This information is only made available to those individuals who require it for the performance of their job function.

For additional information and resources related to analytical tools and the use of data, please refer to Google’s website directly.

Keeping Your Personal Information Safe

We have implemented measures to include technical, physical, and administrative controls designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration, and disclosure. All the information you provide to us is stored on our secure servers behind firewalls. Any payment transactions will be encrypted.

Where We have given you (or where you have chosen) a password for access to certain parts of our website or mobile application, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. Please note that the information you share in public areas of the website or mobile application, such as comments, may be viewed by any user of the website or mobile application.

Unfortunately, the transmission of information via the Internet is not completely secure. Although We do our best to protect your Personal Information, We cannot guarantee the security of your Personal Information transmitted to our website or mobile application. Any transmission of Personal Information is at your own risk.

Browsers & Security

In some instances, We use Secure Socket Layer (SSL) encryption technology. SSL protects information as it crosses the Internet. You can tell if you are visiting a secure area by looking at the padlock symbol at the bottom of your browser screen. If it is "locked," you have a secure session.

Accuracy of Your Information

If you need to update your information you may do so within your MyPetHealth profile. You may also request the information We have about you that is inaccurate or incomplete to be updated by contacting the following and include your name, address, telephone number, and policy number We have on file.

- Email: privacy@ipgpet.com
- Send a request via mail to:
Attn: Privacy Officer
24Petwatch
11333 North Scottsdale Road, Suite 160
Scottsdale, AZ 85254

You can also request a copy of the information that We have about you in our files to make sure it is correct. You must make your request in writing and send it to the email address or physical address shown above.

Opting Out of Marketing

We may communicate promotions and special offers to you sometimes via email. You may choose to opt-out using the link provided in the email. If you would like to opt out of receiving promotional and special offer emails, notify us:

- Email at privacy@ipgpet.com
- Sending us a request via mail to:
Attn: Privacy Officer
24Petwatch
11333 North Scottsdale Road, Suite 160
Scottsdale, AZ 85254

Please allow sufficient time for your request to be processed. It may take up to 10 days to process an email opt-out request, and 4-6 weeks for other requests.

Protecting Children

Our website and mobile application are not directed toward children under the age of 13. We do not knowingly collect or use Personal Information from children under 13. If you are a parent or legal guardian and believe any of your children has given us Personal Information without your consent, please contact us, and We will delete it.

California Notice at Collection

Your privacy is important to us. This 24Petwatch California Notice at Collection is provided by PetPlace Holdings, LLC, a subsidiary of Independence Pet Holdings, Inc. (together with its subsidiaries, “Company”, We, Our or Us). 24Petwatch Lost Pet Recovery Services are provided by PetHealth Services (USA) Inc., an Illinois Corporation and PetHealth Services Inc., an Ontario corporation. Insurance products are underwritten by The North River Insurance Company (NAIC #21105) and administered by PTZ Insurance Agency Ltd. (NPN: 5328528). (California residents only: PTZ Insurance Agency, Ltd., d.b.a. PIA Insurance Agency, Ltd. CA License #0E36937). 24petwatch Pet Insurance is a brand name. Under the California Consumer Privacy Act (CCPA), California consumers may be entitled to certain notices and disclosures regarding the collection, use, and sharing of their Personal Information, rights to access, correction, and deletion of certain Personal Information We collect about them, restricts us from “selling” or “sharing” certain Personal Information, and limit our use of Sensitive Personal Information, as defined by the law and described in the categories below. These rights apply to all residents of California, regardless of whether you are a customer, website visitor, business contact, or an employee. As a California resident, you have a right not to receive discriminatory treatment for exercising your privacy rights. This notice explains how We collect, use, and disclose Personal Information related to California residents that are subject to the California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA).

What is Personal Information?

Under the CCPA, “Personal Information” is information that identifies, relates to, or could reasonably be linked with a particular consumer or household. We collect Personal Information relating to California users in a variety of contexts. The specific Personal Information that We collect, use, disclose, sell or share depends on our relationship or interaction with that individual.

Collection, Use, and Retention

You have a right to receive notice of the categories of Personal Information We collect and the purpose for which the categories of Personal Information will be used. The purposes for which We use, disclose, sell, or share Personal Information depend on the relationship with the California user. We use, disclose, sell, or share Personal Information to operate and maintain our business, providing customer service, to third-party service provider relationships, AD networks, marketing products and services, and provide products and services. We may share or sale information with third parties for cross-context behavioral advertising, analytics platforms, or third-party advertisers. We may disclose information to provide goods or services, verifying customer information, to fulfill legal obligations, fraud investigations, or in the event of a merger or divestiture, or the sale of assets. California Law requires us to provide information regarding the criteria We use to determine the length of time for which We retain Personal Information. We utilize the following criteria to determine the length of time for which We retain information:

1. The business purposes for which the information is used, and the length of time for which the information is required to achieve those purposes.
2. Whether We are required to retain the information type in order to comply with legal obligations or contractual commitments, to defend against potential legal claims, or as otherwise necessary to investigate theft or other activities potentially in violation of our policies and procedures applicable to you or against the law, to ensure secure online environment, or protect health and safety.
3. The privacy impact of ongoing retention on the consumer.
4. The way information is maintained and flows through our systems, and how best to manage the lifecycle of information considering the volume and complexity of the systems in our infrastructure.

The following chart details our practices regarding the collection, use, and retention of your Personal Information within the 12 months preceding the date this notice was last updated. The categories We use to describe the information are those listed in the CCPA and may be considered a sale or share of information under the law. Certain Personal Information may fall into multiple categories, and in some circumstances, how We use and how long We keep the information within each category will vary. The examples listed below are illustrative and do not represent a complete description of the information We process.

Category	Retention Period	Business Purpose	Sold or Shared
Personal Identifiers: Name, email address, phone number, contact address, username and basic account information, unique identifiers, IP Address (such as those assigned in cookies).	We may retain your Personal Information for the period necessary to fulfill the purposes described in our privacy policies or any notice provided at the time of collection, in accordance with our legal obligations, our records retention policies, or as otherwise permitted by law.	To conduct our business and offer you the products and services that you may want, We may share your information as allowed or required by law. We may share your information with our affiliates or third parties outside of the Company to service, market or underwrite our products and services to you.	Sold and Shared
Personal Information categories listed in the California Customer Records statute (Cal. Civ. Code 1798.80(e):	We may retain your Personal Information for the period necessary to fulfill the purposes	To conduct our business and offer you the products and services that you may want, We may share your	Shared

Name, email address, address, telephone number, bank account number, credit card number, debit card number, or any other financial information.	described in our privacy policies or any notice provided at the time of collection, in accordance with our legal obligations, our records retention policies, or as otherwise permitted by law.	information as allowed or required by law. We may share your information with our affiliates or third parties outside of the Company to service, market or underwrite our products and services to you.	
Protected classification characteristics under California or federal law	Not Collected	Not collected	Not Collected
Commercial Information: Includes records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Not Collected.	Not Collected	Not Collected
Biometric Information	Not Collected	Not Collected	Not Collected
Internet or other electronic activity information, including	We may retain your Personal Information for	To improve our websites, customize your	Sold and Shared

<p>but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement, including unique identifiers, cookie or tracking pixel information, device ID, search history, or interaction with an advertisement.</p>	<p>the period necessary to fulfill the purposes described in our privacy policies or any notice provided at the time of collection, in accordance with our legal obligations, our records retention policies, or as otherwise permitted by law.</p>	<p>user experience, speed up searches, and recognize when you return to our websites, website analytics, advertising partners, social media platforms for cross context advertising purposes</p>	
<p>Geolocation data</p>	<p>We may retain your Personal Information for the period necessary to fulfill the purposes described in our privacy policies or any notice provided at the time of collection, in accordance with our legal obligations, our records retention policies, or as otherwise permitted by law.</p>	<p>To conduct our business and offer you the products and services that you may want, We may share your information as allowed or required by law. We may share your information with our affiliates or third parties outside of the Company to service, market or underwrite our products and services to you.</p>	<p>Sold or Shared</p>

Professional or employment related	Not Collected	Not Collected	Not Sold or Shared
Education information	Not Collected	Not Collected	Not Sold or Shared
Audio, electronic, visual, thermal, olfactory, or similar information	We may retain your Personal Information for the period necessary to fulfill the purposes described in our privacy policies or any notice provided at the time of collection, in accordance with our legal obligations, our records retention policies, or as otherwise permitted by law.	To conduct our business and offer you the products and services that you may want, We may share your information as allowed or required by law. We may share your information with our affiliates or third parties outside of the Company to service, market or underwrite our products and services to you.	Shared
Inferences drawn from other Personal Information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends,	Not collected	Not collected	Not sold or shared

predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.			
Sensitive information	Not Collected	Not Collected	Not Sold or Shared

Your Privacy Rights

State consumer privacy laws may provide their residents with additional rights regarding our use of their Personal Information. The exact scope of these rights may vary by state. To exercise any of these rights see the “How I May Make A Request” section below. Rights may include:

- **Right to Know.** You can request that We disclose to you: (i) the categories and/or specific pieces of Personal Information We have collected about you, (ii) the categories of sources for that Personal Information, (iii) the purposes for which We will use that information, (iv) the categories of any third parties with whom We may disclose that information, and (v) the categories of information that We may disclose to any third parties. We will provide you with this information for the 12-month period preceding your request. You can make a request to know twice a year.
- **Right to Deletion.** You can request that We delete your Personal Information and ask our service providers to do the same. We will honor the request to delete unless one of the following exceptions applies:
 - **Transactional:** information necessary to complete a transaction or contract for which it was collected.
 - **Security:** to detect, prevent, or investigate security incidents.
 - **Error Correction:** to identify and repair any errors or bugs.
 - **Non-identifying information:** To help diagnose problems and administer our site, information such as your browser type, and operating system may be gathered, but do not identify any individual.
 - **Legal:** to comply with applicable laws or legal obligations, to protect against fraud or illegal activity, or to ensure the right of a consumer to exercise rights, such as free speech rights.

- **Internal Use:** to use in a lawful manner that is aligned with the expectations of the consumer and the context in which the consumer provided the information (i.e., improve our services).
- **Right to Opt-Out of Sale or Sharing.** You may opt out of us sharing your information by submitting a request.
- **Right to Nondiscrimination.** We will not discriminate against you, and We will not charge you a different price or provide a different level of service for exercising your CCPA rights. We will not discriminate against you for exercising any of your CCPA rights and We will not deny you goods or services, charge you a different price, or provide you with a lower quality of goods or services if you exercise any of your CCPA Rights.
- **Right to Correct Inaccurate Personal Information.** You can request correction of any inaccurate Personal Information We have about you.
- **Right to Limit.** Upon your direction, We will limit the use and disclosure of sensitive Personal Information collected about you, such as only using this information to provide you with the services you requested.

Please be aware that most of the information We collect may be governed by other laws and not the CCPA, such as the Gramm-Leach Bliley Act (“GLBA”).

May I Use an Authorized Agent?

If you wish to designate an authorized agent to act on your behalf, you must provide the authorized agent with written permission to do so, and your authorized agent must submit that written proof at the time they make the request on your behalf.

May I Make Multiple Requests?

If you wish to make multiple requests under this section, We recommend sending the deletion request last, as We will not be able to fulfill your other requests once We have deleted your information.

How Long Will It Take to Process My Request?

For verifiable consumer requests related to opting out of the sharing of data, We will respond within fifteen (15) days of receiving the request.

For all other requests, We will respond to a verifiable consumer request within forty-five (45) calendar days of receipt. If necessary, We may require an additional forty-five (45) calendar days, at which point We will inform you of the reason and extension period in writing. We will provide an explanation in the event We are unable to process a request in whole or in part.

What Do I Need to Provide When Making a Request?

To verify your identity when you are making a request, you may need to provide the following information if applicable:

- Name
- Telephone number
- Mailing address
- Email address

We will match this information to the information in our systems and under certain circumstances may request additional information via email or telephone to ensure We are interacting with the correct individual. We will maintain a record of your request.

Please be aware that We do not accept or process requests through other means (e.g., via fax, chats, social media, etc.).

How May I Make a Request?

You may make a request using one of the methods below:

- Email Us at privacy@ipgpets.com
- Sending Us a request via mail to:
Attn: Privacy Officer
24Petwatch
11333 North Scottsdale Road, Suite 160
Scottsdale, AZ 85254

Changes to Our Privacy Policy

If We decide to make any changes to our privacy policy, those changes will go into effect on the effective date posted in the notice at the top of the revised privacy policy. The most current version of the privacy policy will apply to all current and past visitors to our websites and will replace any prior policies that are inconsistent. Your continued use of our websites and other services constitutes your acceptance of the practices described in the most current privacy policy.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact Us:

Email: privacy@ipgpet.com