

Privacy Policy, Cookies & Data Security Policy

INTRODUCTION

Your privacy and the security of your personal information are very important to us. This Privacy Policy, Cookies & Data Security Policy describes how we, United Medical Advisors, a corporation governed by the laws of the State of Arizona, USA ("Company", "we," "our," or "us"), collect, store, use and disclose personal information (as defined below) from users of the website located at www.umadvisors.org ("Platform").

DATA CONTROLLER

All the information about you, including collected through the site is collected, process and stored by United Medical Advisors 3120 W Carefree Hwy, Suite 1-643, Phoenix, AZ 85086, USA. <u>Info@umadvisors.org</u> 866-403-0451

We aim to limit our collection of personal information to only such personal information as required for legitimate purposes. We take appropriate security measures to protect your personal information and also require this from third parties that process personal information of the Platform users on our behalf. We respect your right to access your personal information or have it corrected or deleted, at your request. If you have any questions, or want to know exactly what personal information we keep about you, please contact us.

We may amend this Privacy Policy from time to time. We will post any changes to this Privacy Policy here so that you always know what information we gather, how we might use that information, and whether we will disclose that information to anyone. Please refer back to this Privacy Policy on a regular basis. All capitalized terms not defined herein are defined in our Terms of Website Use found at www.umadvisors.org. By using the Platform, you acknowledge that you accept the practices and policies outlined in this Privacy Policy and you hereby consent that we will collect, store, use, and disclose your personal information in the following ways. If you do not agree with any practices in this Privacy Policy, please stop using the Platform.

PERSONAL INFORMATION COLLECTED THROUGH PLATFORM

"Personal information" is any information which is related to an identified or identifiable natural person.

If you register/sign up for a job seeker/physician Account on the Platform, we may collect the following personal information from you: your name, practice specialty, state licensure information, email address, zip code, phone number, and other personally-identifiable information about you.

NON-PERSONAL OR AGGREGATE INFORMATION WE MAY COLLECT

We may collect data which is anonymous and pseudonymous, including, but not limited to, browser type, operating system, browsing history, information concerning your interaction with the Platform, page views, demographics, language settings, time/date of login and IP address (an IP address is a number that is automatically assigned to your computer whenever you are surfing the Web).

DATA USE

DATA YOU GIVE US

We utilize this information to: (1) provide you with information about our accommodations that you have requested; (2) provide you with information about our accommodations that we feel may be of interest to you, if you have given your consent to receiving marketing material from us at the point we amassed your information, where required by law, or otherwise in our legitimate interest, provided these intrigues do not override your right to remonstrate to such communications; and (3) take steps to enter into any contract or carry out our obligations arising from any contract entered into between you and us.

DATA FROM YOUR USE OF THE SITE

We utilize this information to: (1) administer the Site (troubleshooting, data analysis, testing, research, statistical, survey purposes, etc.); (2) keep the Site safe and secure; (3) distribute you a customizable experience; (4) measure or understand the efficacy of our advertising; (5) amend the Site to ascertain that content is presented in the most efficacious manner for you and your computer or mobile contrivance; and (6) sanction you to participate in interactive features, when you opt to do so.

In addition, we may need to share information about you with law enforcement agencies, regulators, courts, public authorities, fraud prevention agencies and emergency services, to comply with their request or with applicable laws.

We reserve the right to use and disclose non-personal information and anonymous aggregate statistics for any purpose and to any third party at our sole discretion.

FEEDBACK

If you leave any feedback or suggestions ("Feedback") on the Platform or in an email to us, you hereby assign to the Company all rights in the Feedback and agree that the Company shall have the right to use such Feedback and related information in any manner it deems appropriate. We will treat any Feedback you provide to us as non-confidential and non-proprietary. You agree that you will not submit to us any information or ideas that you consider to be confidential or proprietary.

COOKIES POLICY

A "Cookie" is a small simple file that is sent along with pages of this Platform and stored by your browser on the hard drive of your computer or another device. The information stored therein may be returned to our servers or to the servers of the relevant third parties during a subsequent visit. We use cookies to make navigation easier and analyze your usage of our Platform (including, your preferences). When you visit our Platform for the first time, we will show you a pop-up with an explanation about cookies. You do have the right to opt-out and to object against the further use of any cookies. However, if you do so, please keep in mind that our Platform may no longer work.

By using the Platform, you agree that we may install technical or functional cookies. These cookies ensure that certain parts of the Platform work properly and that your user preferences remain known. By placing functional cookies, we make it easier for you to visit our Platform. This way, you do not need

to repeatedly re-log in when visiting our Platform and. We may place these particular technical and functional cookies without your consent.

Moreover, we use traffic log cookies to identify which pages are being used. This helps us analyses data about web page traffic and improve our Platform in order to tailor it to customer needs. We only use this information for statistical analysis purposes and later the data is removed from our servers. Overall, cookies help us provide you with a better experience, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

BUSINESS TRANSFERS

We may sell, transfer or otherwise share some or all of our assets, including your personal information, in connection with a merger, acquisition, reorganization or sale of assets or in the event of bankruptcy.

DATA STORAGE

We use an SQL server to safely store your information. The server we store your information on is located in the State of Missouri, the United States of America.

SECURITY

The security of your information is very important to us. We apply all reasonable security measures and comply with the industry standards to protect your personal information (including, preventing the loss, misuse, unauthorized access, disclosure, alteration and destruction of your personal information). Notably, access to your database with your personal information is managed, controlled and limited to authorized support technicians with appropriate authentication process. Data transmitted between browser and application servers is encrypted. Data is backed up nightly. All servers maintain the latest patch-level, zero-day security patches and are applied when they are received, and all servers run antivirus that is updated in real-time.

Please be aware, however, that despite our efforts, no security measures are impenetrable. No method of transmission over the Internet, or method of electronic storage, is 100% secure. Thus, while we strive to protect your personal information, we cannot ensure and do not warrant the security of any information you transmit to us.

When you use your login credentials on our Platform, you are solely responsible for keeping them confidential. Do not share them with anyone. If you believe your password has been misused, please contact us immediately. You are also responsible for the security of your personal devices and for making sure they are protected against unauthorized access.

By using our Site or providing personal information to us, you agree that we may communicate with you electronically regarding security, privacy, and administrative issues relating to your use of our Site. If we learn of a security breach involving your personal information, we may attempt to notify you electronically by sending an email to you. To withdraw your consent to receive electronic notice of a data breach, please email us info@umadvisors.org

INTERNATIONA DATA TRANSFER

To the extent you submit your information for purposes of avail of our accommodations, all information is processed and stored in the Cumulated States of America ("United States"). If you provide us information and you are outside of the Coalesced States, it will be transferred to, processed, and accessed in the Amalgamated States. This Policy shall apply even if we transfer personal information from non-Coalesced States countries to other countries. Accordingly, you consent to any and all information you provide and submit via the site being sent to the Cumulated States. The Coalesced

States has not sought nor received a finding of "Adequacy" from the European Coalescence or any other peregrine data bulwark ascendancy. You concur to the transfer of your data and personal information to the Coalesced States, however, to be utilized in accordance with this Policy.

DATA RETENTION

We retain information about you for so long as we deem plausibly compulsory to consummate the purposes set out in this Policy, and in accordance with applicable licit and regulatory requisites. We periodically evaluate information about you for eradication in the event such information is no longer plausibly obligatory to our operations. Incognito and aggregated information may be stored indefinitely.

CHANGES TO THIS POLICY

We may update this Policy from time to time. We will notify you of any transmutations by posting the incipient Policy on this page. If we make any material changes to how we treat your personal information, we will notify you by email to the primary electronic mail address designated in your account (if you have one), or through a notice on our website's home page. You are responsible for ascertaining we have an au courant active electronic mail address to contact you. You are exhorted to review this Policy periodically for any vicissitudes. Your perpetuated utilization of the Site after such modifications will constitute your acknowledgment of the modified Policy and your acceptance to abide and be bound by the modified Policy. Changes to this Policy are efficacious when they are posted on this page.

WE DO NOT RESPOND TO DO NOT TRACK SIGNALS

Our Platform does not respond to and does not support the Do Not Track (DNT) header request field. If you turn DNT on in your browser, those preferences will not be communicated to us in the HTTP request header, and we will continue tracking your browsing behavior.

MINORS (CHILDREN) POLICY

The age of majority depends upon jurisdiction and application, but it is generally set at eighteen (18). If you are a minor, you may not register/sign up for an Account on the Platform. We do not knowingly collect or solicit personal information from anyone under the age of 18. In the event that we learn that we have collected personal information from an individual under the age of 18 we will delete that information as quickly as possible.

YOUR RIGHTS UNDER TCPA

The Telephone Consumer Protection Act of 1991, which is defined under 47 U.S.C. Section 2227 and found at FCC ("TCPA"), restricts telephone solicitations (i.e. telemarketing) and the use of pre-recorded voice messages, auto-dialed calls, and unsolicited faxes. "Telemarketing" means the initiation of a telephone call or message for the purpose of encouraging the purchase or rental of, or investment in, property, goods, or services, which is transmitted to any person. TCPA is also the authority that created the National Do-Not-Call List. Businesses must follow strict solicitation rules and must honor the National Do Not Call Registry (www.donotcall.gov). Federal Communications Commission (FCC) exempted research calls, survey calls, and bank account fraud alerts from the written consent requirement reserved for telemarketing calls, to the extent they do not contain telemarketing messages.

What are the TCPA's restrictions on telemarketing and advertisements under FCC rules?

No person or entity may initiate any telephone solicitation to:

- 1. any residential telephone subscriber before the hour of 8 a.m. or after 9 p.m. (called party's local time); or
- 2. a residential telephone number on the national do-not-call registry.

Beginning October 16, 2013, prior express written consent was required for all autodialed calls, prerecorded calls or texts sent or made to a wireless number and pre-recorded calls made to wired numbers for advertising or telemarketing purposes. The prior business relationship exemption was eliminated. Exceptions include calls:

- that are manually dialed and do not contain a pre-recorded message;
- made for emergency purposes;
- not made for a commercial purpose;
- made for a commercial purpose but does not include or introduce an advertisement or constitute telemarketing;
- made by or on behalf of a tax-exempt nonprofit organization; or
- that delivers a "health care" message made by, or on behalf of, a "covered entity" or its "business associate," as those terms are defined in the HIPAA Privacy Rule.

Additional requirements for all artificial or prerecorded voice telephone messages include:

- At the beginning of the message, it must state clearly the identity of the business, individual, or other entity that is responsible for initiating the call.
- During or after the message, state clearly the telephone number (other than that of the autodialer or prerecorded message player that placed the call) of such business, other entity, or individual. The telephone number provided may not be a number for which charges exceed local or long-distance charges.
- Provide an automated, interactive voice- and/or key press-activated opt-out mechanism for the called person to make a do-not-call request

Company hereby represents and warrants that its telemarketing practices are in compliance with the TCPA. You certify, warrant, and represent that the telephone numbers that you have provided to us are your contact numbers. You represent that you are permitted to receive calls at each of the telephone numbers you have provided to us. You agree to promptly alert us whenever you stop using a particular telephone number. Your cellular or mobile telephone provider will charge you according to the type of plan you carry. You also agree that we may contact you by email, using any email address you have provided to us or that you provide to us in the future. We may listen to and/or record phone calls between you and our representatives without notice to you as permitted by applicable law. For example, we listen to and record calls for quality monitoring purposes.

YOUR RIGHTS UNDER CCPA

The California Consumer Privacy Act ("CCPA") is a state-wide data privacy law that regulates how businesses all over the world are allowed to handle the personal information (PI) of California residents CCPA provides California residents with five core rights to data privacy and an effective way to control their personal information. If you are a California resident, you have the following rights with regard to your personal information:

- 1. the right to know what personal information is being collected about them.
- 2. the right to know whether their personal information is sold or disclosed and to whom.
- 3. the right to say no to the sale of personal information ("the right to opt out"). Sale is defined broadly in the CCPA to include "selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer's personal information by the business to another business or a third party

for monetary or other valuable consideration". Under CCPA, a business that collects information from California residents shall not sell the personal information of consumers if the business has actual knowledge that the consumer is less than 16 years of age, unless the consumer, in the case of consumers between 13 and 16 years of age, or the consumer's parent or guardian, in the case of consumers who are less than 13 years of age, has affirmatively authorized the sale of the consumer's personal information. We do not collect information from anyone under 18. Moreover, under CCPA, a business shall provide a clear and conspicuous link on the business' Internet homepage, titled "Do Not Sell My Personal Information," to an Internet Web page that enables a consumer, or a person authorized by the consumer, to opt out of the sale of the consumer's personal information. We do not sell your personal information to anyone, but we do provide you with such a web page anyway. It can be found here ______.

- 4. the right to access their personal information. Under CCPA, a business may provide personal information to a consumer at any time, but shall not be required to provide personal information to a consumer more than twice in a 12-month period.
- 5. the right to equal service and price, even if they exercise their privacy rights.

Additionally, a California consumer has the right to request that a business delete any personal information about the consumer which the business has collected from the consumer. However, a business or a service provider shall not be required to comply with a consumer's request to delete the consumer's personal information if it is necessary for the business or service provider to maintain the consumer's personal information in order to:

- 1. Complete the transaction for which the personal information was collected, provide a good or service requested by the consumer, or reasonably anticipated within the context of a business's ongoing business relationship with the consumer, or otherwise perform a contract between the business and the consumer.
- 2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity.
- 3. Debug to identify and repair errors that impair existing intended functionality.
- 4. Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.
- 5. Comply with the California Electronic Communications Privacy Act pursuant to Chapter 3.6 (commencing with Section 1546) of Title 12 of Part 2 of the Penal Code.
- 6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the businesses' deletion of the information is likely to render impossible or seriously impair the achievement of such research, if the consumer has provided informed consent.
- 7. To enable solely internal uses that are reasonably aligned with the expectations of the consumer based on the consumer's relationship with the business.
- 8. Comply with a legal obligation.
- 9. Otherwise use the consumer's personal information, internally, in a lawful manner that is compatible with the context in which the consumer provided the information.

Conflict resolution under CCPA: Prior to initiating any action against a business for statutory damages on an individual or class-wide basis, a California consumer shall provide a business 30 days' written notice identifying the specific provisions of this title the consumer alleges have been or are being violated. In the event a cure is possible, if within the 30 days the business actually cures the noticed violation and provides the consumer an express written statement that the violations have been cured and that no further violations shall occur, no action for individual statutory damages or class-wide statutory damages may be initiated against the business. Contact us should you need to exercise any of your rights under CCPA.

YOUR RIGHTS UNDER NEVADA PRIVACY POLICY

Nevada law (SB 220) requires website operators to provide a way for Nevada consumers to opt out of the sale of certain information that the website operator may collect about them. United Medical Advisors does not sell your personal information to third parties as defined in Nevada law, and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law. See above for more information about how you can protect your information, and what we do to protect your information.

THIRD PARTY WEBSITES

The Site may contain links to other sites that are not operated by us. If you click on a link to a thirdparty site, you will be directed to their site. We have no control over these sites, we cannot protect your personal information, and we strongly advise you to review the privacy policy on every website you visit.

HOW TO LEARN WHAT INFORMATION WE STORE ABOUT YOU

You have a right to learn what personal information about you is kept by us by submitting a request to our email address info@umadvisors.org

OPT OUT/OPT IN

You may receive updates, job listings and other promotional materials from us via your email. You may indicate a preference to stop receiving further communications or notifications from us by emailing us at <u>Info@umadvisors.org</u> or following the unsubscribe link provided in the email you receive

CONTACT US United Medical Advisors Info@umadvisors.org