



APPS' PRIVACY POLICY

Welcome to American Para Professional Systems, Inc. ("APPS"). We greatly appreciate your business and trust in our services. As a provider of paramedical services to the insurance industry that involve compiling personal—and sometimes, sensitive—information, protecting the confidentiality of that information has been, and will continue to be, a top priority at APPS. APPS is committed to protecting the privacy and confidentiality of all personal information.

We at APPS are thoroughly committed to protecting the privacy and security of your visit to our website. Outlined below is our online privacy policy.

Whether you are a current customer, former customer, or potential customer, we believe that you should know about the information we collect, the measures we take to safeguard it, and the limited circumstances in which we may share the information collected.

1. We collect only the information necessary to consistently deliver responsive services to the insurance industry.

The information we collect and the extent to which we use it will vary depending on the paramedical services involved.

APPS only collects information that helps serve the insurance industry by completing paramedical exams on the proposed insured which include obtaining the required laboratory specimens and paperwork while fulfilling legal and regulatory requirements by remaining HIPAA compliant.

The information collected generally varies depending on the products or services requested and may include:

- For example, name, age, gender, address, proposed insured Social Security number, policy amount, proposed insured contact information, carrier name, product type, necessary laboratory requirements, paperwork and any special instructions.

APPS is authorized by its clients to act as their representatives in obtaining information on individuals regarding the following:

- Health history
- Medical information
- Family history
- Drivers license information
- Lifestyle character
- General reputation
- Habits, use of alcohol and other drugs
- Marital status
- Past and present employment and job duties
- Finances
- Other insurance coverage
- Participation in hazardous hobbies or activities

2. We maintain safeguards to protect privacy and information security.

We have implemented security standards and processes—including physical, electronic and procedural safeguards. For example, we use commercially reasonable tools and techniques to protect against unauthorized access to our systems, including technical barriers that together form a protective firewall around the information stored at this site. We periodically subject our site to simulated intrusion tests and have developed comprehensive disaster recovery plans. We limit access to customer information to employees, registered representatives or agents who may need it to perform their job. These individuals are trained to respect the confidentiality of your personal information and understand their duty to safeguard it.

Your own efforts to protect against unauthorized access play an important role in protecting the security of your personal information. You should be sure to log off when finished using a shared computer, and always log out of any site when viewing personal information.

3. We restrict the sharing of customer information with anyone for use in marketing.

First and foremost, we do not sell or share customer or proposed insured information with outside parties who want to market their products to you. APPS will not share any information with any one for marketing purposes.

Similarly, we will not share personal information with third-party financial services entities, such as banks, credit unions, credit union service corporations, insurance companies, or securities broker-dealers, for purposes of joint marketing unless you direct us to, or unless we notify you first and give you a chance to say no.

4. We share proposed insured information as necessary for business, regulatory, and servicing purposes.

We will share proposed insured information to facilitate or service a paramedical order you have requested, but only in accordance with federal or state law. For example:

- The proposed insured's information (for example, name, address, age, and Social Security number) as well as a Part 1 application, Part 2 paramedical exam, and any laboratory specimens will be sent to the insurance carrier's laboratory of choice for processing. The laboratory will then forward all documentation and specimen results onto the insurance carrier for underwriting purposes.
- We may share or exchange information with companies engaged to work with us, such as third-party administrators and vendors hired to effect, administer or enforce a transaction that you request or authorize; or to develop or maintain software. We require these companies to maintain the confidentiality of customer information and use it only for the purpose for which it was provided.
- The requestor, agent, agency or insurance carrier may also have access to view their paramedical orders.

We may also share customer and/or proposed insured information in accordance with, or as required by, law or regulation (for example, in response to a subpoena, to prevent fraud, and to comply with rules of, or inquiries from, industry regulators).

5. Browser information collected on APPS' web site.

We log IP addresses, which are the locations of computers or networks on the Internet, and analyze them in order to improve the value of our site. In addition, we log the number of visits for troubleshooting purposes and record authentication credentials to comply with auditing requirements and assist in investigation of customer - initiated service requests. We do not gather, request, record, require, collect or track any Internet users' Personal Information through these processes.

You should also be aware that when you visit our website, we collect certain information that does not identify you personally, but provides us with "usage data," such as the number of visitors we receive or what pages are visited most often. This data helps us to analyze and improve the usefulness of the information we provide at our website.

Like most commercial website owners, we use what is known as "cookie" technology. A "cookie" is an element of data that a website can send to your browser when you link to that website. It is not a computer program and has no ability to read data residing on your computer or instruct it to perform any step or function. By assigning a unique data element to each visitor, our website is able to recognize repeat users, track usage patterns and better serve you when you return to that site. The cookie does not extract other personal information about you, such as your name or address.

Session specific or persistent cookies may be used on APPS' web site to improve the user experience, for basic web metrics or to help maintain the integrity of your web site session. These cookies expire in a very short time frame or when a browser window closes and are permitted by current federal guidelines.

6. Link to Other Websites

From time to time, APPS website may provide links to other websites, not owned or controlled by APPS, that we think might be useful or of interest to you. We cannot, however, be responsible for the privacy practices used by other website owners or the content or accuracy of those other websites. Links to various non-APPS websites do not constitute or imply endorsement by APPS of these websites, any products or services described on these sites, or of any other material contained in them.

7. Policy Modifications.

We will revise or update this policy if our practices change, or as we develop better ways to keep you informed about them. Please refer back to this page for the latest information and the effective date of any changes. If we decide to change this policy, we will post a new policy on our site and update the date at the bottom. This statement is not intended to and does not create any contractual or other legal rights in or on behalf of any party.

8. Opt Out

APPS does not use the information it obtains on behalf of its clients (agent, requestor, agency or insurance carrier). Therefore, if an individual desires to opt out of having the information used for any purpose, the individual should address this option with APPS' client (agent, requestor, agency or insurance carrier) when the individual provides the authorization to release information to APPS' client (agent, requestor, agency or insurance carrier). However, when APPS makes a direct inquiry of the individual for the information, there is an opportunity presented for the individual to opt out of providing the information requested. In these instances, the individual need only decline to provide the requested material. In all other instances, APPS only gathers and discloses the information pursuant to the individual's written authorization obtained by APPS' clients (agent, requestor, agency or insurance carrier).

If you have any questions or concerns, please contact the APPS' Headquarter Office at (516) 822-6230.

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