



GLOBAL INSURANCE FRAUD SUMMIT, INC. PRIVACY NOTICE

Effective: May 1, 2025

OVERVIEW

PERSONAL DATA WE COLLECT

How We Use Your Personal Data
How We Obtain Your Personal Data
Who We Share Your Personal Data With

YOUR RIGHTS REGARDING PERSONAL DATA

Accessing, Modifying, Rectifying, and Correcting Collected Personal Data
Your General Data Protection Rights

YOUR CHOICES

Communications Opt-Out
Location Information
Cookies, Web Tracking, and Advertising

PROTECTING PERSONAL DATA

RETENTION OF PERSONAL DATA

OTHER IMPORTANT INFORMATION ABOUT PERSONAL DATA AND THE SERVICES

Collection of Personal Data from Children
Third-Party Websites and Services
Business Transfer
Do Not Track
International Use

MODIFICATIONS AND UPDATES TO THIS PRIVACY NOTICE

APPLICABILITY OF THIS PRIVACY NOTICE

ADDITIONAL INFORMATION AND ASSISTANCE

1. OVERVIEW

Global Insurance Fraud Summit (collectively, “GIFS,” “we,” “us,” “our”) respects your privacy and is committed to protecting the personal data we hold about you. If you have questions, comments, or concerns about this Privacy Notice or our processing of personal data, please see the bottom of this Privacy Notice for information about how to contact us.

This Privacy Notice explains our practices with respect to personal data we collect and process about you. This includes information we collect through, or in association with, our websites with home pages located at <https://globalinsurancefraudsummit.org/>, our apps that we may provide, our services that we may offer from time to time via our website and/or related apps, our related social media sites, or otherwise through your interactions with us (the website, apps, services, and social media pages, collectively, the “Services”).

Please review the following to understand how we process and safeguard personal data about you. By using any of our Services, whether by visiting our website or otherwise, and/or by voluntarily providing personal data to us, you acknowledge that you have

read and understand the practices contained in this Privacy Notice. This Privacy Notice may be revised from time to time, so please ensure that you check this Privacy Notice periodically to remain fully informed.

2. PERSONAL DATA WE COLLECT

We collect information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("**personal data**"). In addition, we may collect data that is not identifiable to you or otherwise associated with you, such as aggregated data, and is not personal data. To the extent this data is stored or associated with personal data, it will be treated as personal data; otherwise, the data is not subject to this notice.

a. How We Use Your Personal Data

We collect and process your personal data as part of our business operations, which include:

1. Providing, maintaining, and improving the Services.
2. Personalizing and improving your experience on our Services.
3. Marketing GIFS events and services to you, including sending you messages about the events and services we offer, and which are offered by third parties.
4. Communicating with you by email, mail, telephone, and other methods of communication, about events, services, and information tailored to your requests or inquiries.
5. Facilitating your engagement with the Services.
6. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
7. Debugging to identify and repair errors that impair existing intended functionality.
8. Undertaking internal research for technological development and improving the platform experience.
9. Undertaking activities to verify or maintain the quality or safety of the services or devices owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the services or devices owned, manufactured, manufactured for, or controlled by us.
10. Complying with applicable laws, regulations, rules and requests of relevant law enforcement and/or other governmental agencies, or for other purposes, as permitted or required by law.
11. As necessary or appropriate to protect the rights, property, and safety of our users, us, and other third parties.

b. How We Obtain Your Personal Data

We collect your personal data from the following categories of sources:

- **Directly from you.** When you provide it to us directly whether online, via third-party social media sites (such as LinkedIn and Meta), email, or phone; when you make a payment to register for or attend an event.
- **Automatically or indirectly from you.** For example, through logging and analytics tools, and as a result of your use of and access to the Services, or through your interactions with us on social media websites (such as LinkedIn and Meta).

c. Who We Share Your Personal Data With

We may share personal data with the following categories of third parties:

- Our vendors, service providers, and consultants who require access to this information to perform services on our behalf.
- Our business partners, prospective partners, and service providers in order to provide us and/or our affiliates and partners with information about the use of the Services and levels of engagement with the Services, to allow us to enter into new business relationships, and to allow us to market services on their behalf.

- Government agencies or regulations when permitted or required to do so by law; in response to a request from a law enforcement agency or authority or any regulatory authority; and/or to protect the integrity of the Services or our interests, rights, property, or safety, and/or that of our users and others.

3. YOUR RIGHTS REGARDING PERSONAL DATA

You have certain rights regarding the collection and processing of personal data. You may exercise these rights, to the extent they apply to you, by contacting us at the information provided at the end of this Privacy Notice, or by following instructions provided in this Privacy Notice or in communications sent to you.

a. Accessing, Modifying, Rectifying, and Correcting Collected Personal Data

We strive to maintain the accuracy of any personal data collected from you and will try to respond promptly to update our records when you tell us the information in our records is not correct. However, we must rely upon you to ensure that the information you provide to us is complete, accurate, and up-to-date, and to inform us of any changes. Please review all of your information carefully before submitting it to us and notify us as soon as possible of any updates or corrections.

Depending on the laws that apply to you, you may obtain from us certain personal data in our records. If you wish to access, review, or make any changes to personal data you have provided to us through the Services, please contact us at the information provided at the end of this Privacy Notice. We reserve the right to deny access as permitted or required by applicable law.

b. Your General Data Protection Regulation Rights

If you are a resident of the European Union ("EU") or the United Kingdom ("UK"), you have certain rights under the General Data Protection Regulation ("GDPR"). These rights may include, depending on the circumstances surrounding the processing of personal data:

- The Right to Access: You have the right to be provided with a copy of your personal data;
- The Right to Rectify: You have the right to require us to correct any mistakes in your personal data;
- The Right to be Forgotten: You have the right to require us to delete your personal data in certain situations;
- The Right to Restrict: You have the right to require us to restrict use of your personal data in certain circumstances, e.g. if you contest the accuracy of the data;
- The Right to Data Portability: You have the right to receive the personal data you provided to us, in a structured, commonly used and machine-readable format and/or transmit that data to a third-party, in certain situations;
- The Right to Object: You have the right to object (i) at any time to your personal data being used for direct marketing (including profiling); and/or (ii) in certain other situations to our continued use of your personal data, e.g. where we use your personal data for our legitimate interests unless there are compelling legitimate grounds for the processing to continue or the processing is required for the establishment, exercise or defence of legal claims;
- The Right Not to be subject to Automated Decisions: You have the right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you. We do not make any such decisions based on data collected by our website; and
- The Right to Withdraw Consent: If you have provided us with a consent to use your personal data you have a right to withdraw that consent easily at any time. Please contact us to do so. Withdrawing a consent will not affect the lawfulness of our use of your personal data in reliance on that consent before it was withdrawn.

4. YOUR CHOICES

You have choices about certain information we collect about you, how we communicate with you, and how we process certain personal data. When you are asked to provide information, you may decline to do so; but if you choose not to provide information that is necessary to provide some of our Services, you may not be able to use those Services. In addition, it is possible to change your browser settings to block the automatic collection of certain information.

- a. **Communications Opt-Out.** You may opt out of receiving marketing or other communications from us at any time through a given communications channel (such as email or telephone) by following the opt-out link or other unsubscribe instructions. Note that if you do business with us in the future, you may not, subject to applicable law, opt out of certain automated notifications, such as order or subscription confirmations, based on business transactions (e.g., e-commerce).
- b. **Location Information.** If you want to limit or prevent our ability to receive location information from you, you can deny or remove the permission for certain Services to access location information or deactivate location services on your device. Please refer to your device manufacturer or operating system instructions for instructions on how to do this.
- c. **Cookies and Web Tracking.** You may opt out of certain tracking technologies through your device's or browser's cookie and/or advertising settings (including by blocking, deleting, or restricting cookies, or resetting your device's applicable advertising ID). Consult your device and/or browser documentation for more information about how to do this.

To opt out of many online behavioral advertising mechanisms, including Facebook, Google, and others, you can use the Network Advertising Initiative's Consumer Opt-Out service and/or the Digital Advertising Alliance's Consumer Choice Tool.

If you would like to opt out of Google Analytics, and certain Google advertising functionality, you may do so using Google's opt-out tool.

5. PROTECTING PERSONAL DATA

We use reasonable and appropriate physical, technical, and organizational safeguards designed to promote the security of our systems and protect the confidentiality, integrity, availability, and resilience of personal data. However, no method of safeguarding information is completely secure. While we use measures designed to protect personal data, we cannot guarantee that our safeguards will be effective or sufficient. In addition, you should be aware that Internet data transmission is not always secure, and we cannot warrant that information you transmit utilizing the Services is or will be secure.

6. RETENTION OF PERSONAL DATA

We retain your personal data no longer than is necessary, as well as to the extent we deem necessary to carry out the processing activities described above, including but not limited to compliance with applicable laws, regulations, rules and requests of relevant law enforcement and/or other governmental agencies, and to the extent we reasonably deem necessary to protect our and our partners' rights, property, or safety, and the rights, property, and safety of our users and other third parties.

7. OTHER IMPORTANT INFORMATION ABOUT PERSONAL DATA AND THE SERVICES.

- a. **Collection of Personal Data from Children.** Children under 18 years of age are not permitted to use the Services without parental consent, and we do not knowingly collect information from children under the age of 18 without parental consent. By using the Services, you represent that you are 18 years of age or older. If you are a parent or guardian and you are aware that your child has provided us with personal data, please contact us. If we become aware that we have collected personal data from children without verification of parental consent, we will take steps to remove that information from our servers.
- a. **Third-Party Websites and Services.** As a convenience, we may reference or provide links to third-party websites and services, including those of unaffiliated third parties, our affiliates, service providers, and third parties with which we do business. When you access these third-party services, you leave our Services, and we are not responsible for, and do not control, the content, security, or privacy practices employed by any third-party websites and services. You access these third-party services at your own risk. This Privacy Notice does not apply to any

third-party services; please refer to the Privacy Notices or policies for such third-party services for information about how they collect, use, and process personal data.

- b. Business Transfer.** We may, in the future, sell or otherwise transfer some or all of our business, operations or assets to a third party, whether by merger, acquisition or otherwise. Personal data we obtain from or about you via the Services may be disclosed to any potential or actual third-party acquirers and may be among those assets transferred.
- c. International Use.** Your personal data will be stored and processed in the United States. If you are using the Services from outside the United States, by your use of the Services you acknowledge that we will transfer your data to, and store your personal data in, the United States, which may have different data protection rules than in your country, and personal data may become accessible as permitted by law in the United States, including to law enforcement and/or national security authorities in the United States.

8. MODIFICATIONS AND UPDATES TO THIS PRIVACY NOTICE

This Privacy Notice replaces all previous disclosures we may have provided to you about our information practices with respect to the Services. We reserve the right, at any time, to modify, alter, and/or update this Privacy Notice, and any such modifications, alterations, or updates will be effective upon our posting of the revised Privacy Notice. We will use reasonable efforts to notify you in the event material changes are made to our processing activities and/or this Privacy Notice, such as by posting a notice on the Services. Your continued use of the Services following our posting of any revised Privacy Notice will constitute your acknowledgement of the amended Privacy Notice.

9. APPLICABILITY OF THIS PRIVACY NOTICE

This Privacy Notice applies regardless of the means used to access or provide information through the Services. This Privacy Notice does not apply to information from or about you collected by any third-party services, applications, or advertisements associated with, or websites linked from, the Services. The collection or receipt of your information by such third parties is subject to their own privacy policies, statements, and practices, and under no circumstances are we responsible or liable for any third party's compliance therewith.

10. ADDITIONAL INFORMATION AND ASSISTANCE

If you have any questions or concerns about this Privacy Notice and/or how we process personal data, please contact us at:

Global Insurance Fraud Summit
director@globalfraud.org
1012 14th Street NW, Suite 610
Washington D.C., 20005
United States

For more information about how users with disabilities can access this Privacy Notice in an alternative format, please contact us.