



PRIVACY NOTICE

Revised July 2014

I. Suitability

This Privacy Notice applies to all information gathered or maintained by The Ark Group, LLC at www.arkgroup.com as well as information transmitted to us via telephone, fax or e-communication and sets forth our current privacy practices with regard to the information we collect when you or your computer interacts with our website.

Our site contains links to other company web sites. We are not responsible for the privacy practices, security measures or content of any such websites. Since we do not have control over Privacy Policies of any third party, we recommend and encourage you to review Privacy Policies of all merchants and third parties before you provide any Personal Information or complete any transaction with such parties.

II. Definitions

A. Cookies

"Cookies" are small pieces of information that are stored by your browser on your computer's hard drive. Cookies cannot be used to run programs or deliver viruses to your computer. When you are given access to the broker and agent section of the web site with a login and password, we send a small bit of code (a cookie) back to your hard drive via your browser where it is stored temporarily until you close your browser. The Ark Group may use cookies to personalize or enhance your user experience. You have the ability to accept or decline cookies. If you decline cookies by changing your browser settings, then be aware that this may disable some of the functionality on our website.

B. IP Address

We use your IP address to help diagnose problems with our server, and to administer our web site. Your IP address is also used to help identify you and to gather basic demographic information.

III. Your Privacy

The Ark Group, LLC is committed to protecting your privacy. By accessing The Ark Group via our website at www.arkgroup.com, you acknowledge full understanding of our Privacy Notice and freely consent to the information contained in this Privacy Notice. Although it is necessary in the conduct of business to obtain and use personal information regarding individuals whom we serve, we shall employ and follow sound, reasonable and ethical practices to protect every individual's right to privacy. That being said, most of the information on our website is available to you without the need to disclose any Personal Information. Accordingly, the following Principles shall govern the gathering, use and dissemination of any Personal Information gathered by The Ark Group, LLC:

- We **DO NOT** sell customer information.
- We **DO NOT** provide customer information to persons or organizations outside of our affiliated companies for marketing purposes.
- We contractually require any person providing products or services on our behalf to protect the confidentiality of Personal Information.
- We **DO NOT** sell, trade or rent your Personal Information to others.

IV. Disclosure of Personal Information

A. What Can I Do Without Disclosing Any Information?

Most of our website is available to you without entering any personal information. You can learn about our products and current promotions without providing any information.

B. Do I Need To Submit Personal Information?

Most of the information on our website is only available to licensed insurance agents. You must get qualified before you can have access to some information. In addition, when you request one of our representatives to contact you, the more information you provide, the easier it will be for us to help you.

C. What Information Do We Collect And How Do We Collect It?

We collect information on our website to administer the site and analyze the usage. Examples of information we may track include:

- Your IP address
- The number of links you click on within the site
- The number of pages you viewed on the site
- State or Country from which you accessed the site
- Date and time of your visit
- Webpage you linked to our site from

D. What Does The Ark Group Do With This Information?

We take the information that you provide and use it to help provide the information you request, or when necessary to qualify you as a licensed insurance agent.

E. Will Any Of The Personal Information Collected Be Disclosed To Outside Parties?

In order to sell the products offered by The Ark Group, LLC you must be properly licensed and appointed with the different insurance carriers. The information you provide may be forwarded to the insurance carriers for this purpose.

V. Changes to Privacy Notice

The Ark Group reserves the right to update or change this Privacy Notice from time to time and at any time. When we do, we will also revise the "Last Updated Notice" at the top of this page. We encourage you to periodically review this Privacy Notice to stay informed about how we are helping to protect the Personal Information we collect.

VI. Consent

By reviewing our website, you consent to the collection and use, of the information you disclosed in accordance with this Privacy Notice. Your continued use of our website constitutes your consent to our Privacy Notice and all future updates.

For More Information:

For questions or concerns about this Privacy Notice, please contact us at the following address:

PRIVACY OFFICER
The Ark Group, LLC
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Elkhorn, NE 68022