

Verisk Retail Online Privacy Notice

Updated: December 11, 2017

Verisk Retail, a division of Verisk Crime Analytics, Inc., respects your concerns about privacy. This Online Privacy Notice applies to personal information we collect on the Sites on which this notice appears (the “Sites”). The Online Privacy Notice describes the types of personal information we obtain, how we use the information, with whom we share it, and the choices you can make about our use of the information. We also describe the measures we take to protect the security of the information and how you can contact us about our privacy practices.

Visitors to the Site are subject to important limitations.

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Information We Obtain and How We Use It [\[Top\]](#)

You may choose to provide personal information—including, but not limited to, your first and last name, physical address, telephone number, or e-mail address—through the Site. Here are ways you may provide the information and the types of information you may submit. We also describe how we may use the information you provide to us.

Information We Obtain

You may contact us by filling in information on forms or by e-mailing. Each form varies in the information required and collected. In most cases, the required fields of information on a form feature the word “Required” in parenthesis next to the field. You may choose to provide additional information within fields that are not required. You may complete a form or send us an e-mail to request a software demo, a quote, literature, technical support, or a call-back; submit a request, RFP, or RFQ; respond to an e-mail or blog posting; ask a question; submit a partnership inquiry; register for online training or events; or comment. We may use the information provided to respond to your inquiry, contact you about your request, ask a question, provide announcements about products and future events, conduct surveys, or contact you for other reasons related to offering and improving our services.

We may offer visitors to our Site various features, which we may change from time to time. We may ask you to submit certain personal information so we can provide you with those features.

Other Uses of Information

In addition to the uses discussed above, we also may use the personal information you provide on our Site to operate, evaluate, and improve our business. Specific uses include developing new products and services; managing our communications; performing market research; advertising and marketing; analyzing our products, services, and websites; and administering our websites. We also may use the information to protect against and prevent fraud, claims, and other liabilities and to comply with or enforce applicable legal requirements, industry standards, and our policies and terms. In addition, we may use the information we obtain through this Site in other ways for which we provide specific notice at the time of collection.

Information We Obtain by Automated Means

When you visit our Site, we may collect certain information by automated means, using technologies such as cookies, non-cookie-based tokens, web server logs, and web beacons. Cookies are files that websites send to your computer or other Internet-connected device to identify your browser uniquely or to store information or settings in your browser. Your browser may tell you when you receive certain types of cookies and how to restrict or disable certain cookies. However, please note that you may not be able to use all the features of our Site without cookies. Non-cookie-based tokens are encoded URL-based identifiers that track e-mail click-thru activity or time-sensitive password reset keys and will work in scenarios where cookies are disabled or a session has not been initiated.

Our web servers may log information, such as your operating system type, browser type, domain, and other system settings, as well as the language your system uses and the country and time zone where your device is located. The web server logs also may record information such as the address of the web page that referred you to our Site and the IP address of the device you use to connect to the Internet. They may also log information about your interaction with this Site, such as which pages you visit. To control which web servers collect information by automated means, we may place tags called “web beacons,” —small files that link web pages to particular web servers and their cookies. We may also collect information from your browser, such as your browsing history, and use it in conjunction with data gathered from forms and e-mails to help us understand and respond to your needs.

On our Site, we use third-party web analytics services, such as those of Eloqua and Google Analytics. The service providers that administer those services may use cookies and web beacons to help us analyze how users use the Site. The information collected by the cookies and web beacons (including your IP address) is available to the service providers, which use the information to evaluate your use of the Site.

To learn how to opt out of Google Analytics, visit:
<https://tools.google.com/dlpage/gaoptout>.

To learn how to opt out of Eloqua web analytics, visit:
http://www.eloqua.com/about/privacy/opt_status/.

We use information collected online through cookies, web beacons, and other automated means for purposes such as customizing and enhancing our visitors' visits to the Site, facilitating use of the Site, collecting statistics about your visits to the Site, and understanding the manner in which our visitors browse the Site. We also use the information to help diagnose technical and service problems, administer the Site, identify visitors to the Site, and gather demographic information about our visitors. We use clickstream data to determine how much time visitors spend on web pages of the Site, how visitors navigate through the Site, and how we may tailor the Site to meet the needs of our visitors.

“Do Not Track” Signals [\[Top\]](#)

Your browser settings may allow you to transmit a “Do Not Track” signal to websites and online services you visit. Like many other websites and online services, we do not currently process or respond to “Do Not Track” signals from your browser or to other mechanisms that enable choice. Both we and others (such as our service providers) may collect personal information about our visitors' online activities over time and across third-party websites.

Information We Share [\[Top\]](#)

We do not sell or otherwise disclose personal information we collect on our Site, except as described here. We may share personal information we collect on this Site with affiliates and service providers that perform services on our behalf. We do not authorize those service providers to use or disclose the information except as necessary to perform services on our behalf or comply with legal requirements. We may share personal information we collect on this Site with our affiliates and with other reputable companies, which may use the information for marketing purposes.

In addition, we may disclose personal information about you (i) if we are required to do so by law or legal process (such as court order or subpoena), (ii) to law enforcement authorities or other government officials, (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or (iv) in connection with an investigation of suspected or actual fraudulent or illegal activity. We reserve the right to transfer personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including in the event of a reorganization, dissolution, or liquidation). Should such a sale or transfer occur, we will use reasonable efforts to direct the transferee to use personal information you have provided to us in a manner consistent with our Online Privacy Notice.

Your Rights and Choices [\[Top\]](#)

We offer you certain choices about how we communicate with you and what information we obtain from you. As required by applicable law, you may withdraw consent you previously provided to us. We will apply your preferences going forward. You may exercise these choices by advising us of your preference by e-mail or contacting us as specified in

the “How to Contact Us” section below. You may also, at any time, object—on legitimate grounds and free of charge—to the processing of your personal information.

If you are located in the European Economic Area (“EEA”) or Switzerland, you may direct us not to share your personal information with third parties, except (i) with service providers we have retained to perform services on our behalf, (ii) in the event we sell or transfer all or a portion of our business or assets (including in the event of a reorganization, dissolution, or liquidation), (iii) if disclosure is required by law or legal process, (iv) with law enforcement authorities or other government officials, or (v) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss or in connection with an investigation of suspected or actual fraud or other illegal activity. If you are located in the EEA or Switzerland, we use your personal information only for the purposes indicated in this Online Privacy Notice unless we have a legal basis, such as consent, to use it for other purposes. Where required by law, Verisk Retail customers obtain your prior opt-in consent at the time of collection for the processing of (i) personal information for marketing purposes and (ii) personal information deemed sensitive pursuant to applicable law.

Subject to applicable law, you may have the right to request access to and receive information about the personal information we maintain about you, update and correct inaccuracies in your personal data, and have the information blocked or deleted, as appropriate. The right to access personal information may be limited in some circumstances by local law requirements.

You may contact us by e-mail or as described in the “How to Contact Us” section below to update your preferences, ask us to remove your information from our mailing lists, or submit other requests.

Data Transfers [\[Top\]](#)

We may transfer the personal information we collect about you to recipients in countries other than the country in which the information originally was collected. Those countries may not have the same data protection laws as the country in which you initially provided the information. When we transfer your information to recipients in other countries (such as the United States), we will protect that information as described in this Online Privacy Notice. If you are in the European Economic Area (“EEA”), we will comply with applicable legal requirements providing adequate protection for the transfer of personal information to recipients in countries outside of the EEA. With respect to transfers of personal information to the U.S., Verisk Crime Analytics, Inc., is certified under the EU-U.S. Privacy Shield framework developed by the U.S. Department of Commerce and the European Commission regarding the transfer of [personal information] from the EEA to the U.S. Click here to view our EU-U.S. Privacy Shield Privacy Policy: <http://www.veriskretail.com/en-us-privacyshield/>

How We Protect Personal Information [\[Top\]](#)

We maintain administrative, technical, and physical safeguards designed to protect the personal information you provide against accidental, unlawful, or unauthorized

destruction, loss, alteration, access, disclosure, or use.

Other Verisk Websites [\[Top\]](#)

Through this Site, you may link to other websites operated by Verisk and its affiliates (together, "Verisk Sites"). Not all the Verisk Sites use this Online Privacy Notice. Individual Verisk Sites may have different Online Privacy Notices that describe their own use and collection practices. To the extent that the Online Privacy Notice of an affiliate is different from the Online Privacy Notice for this Site, the provisions in the affiliate's Online Privacy Notice control the practices identified for that Verisk Site.

Links to Other Websites [\[Top\]](#)

This Site may provide links to other sites. Companies other than Verisk Retail may operate those websites. Linked websites may have their own privacy policies, which we strongly suggest you review if you visit any linked websites. We are not responsible for the content of any websites we do not operate, any use of those websites, or the privacy practices of those websites.

Updates to Our Online Privacy Notice [\[Top\]](#)

We may update our Online Privacy Notice periodically and without prior notice to you to reflect changes in our personal information practices or relevant laws. We will post the updated version on this page and indicate at the top of the notice when it was most recently updated.

How to Contact Us [\[Top\]](#)

If you have any questions or comments about this Online Privacy Notice or to any issue relating to how we collect, use, or disclose personal information, or if you would like us to update information we have about you or your preferences, please contact us at:

Verisk Crime Analytics
Attention: Law Department
545 Washington Boulevard
Jersey City, NJ 07310-1686

E-mail: privacy@verisk.com