**CAPSTONE IDENTITY THEFT PROTECTION BY FRONTLINE
Privacy Policy**

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**1.          Introduction**

CAPSTONE Identity Theft Protection by Frontline, hereinafter CAPSTONE ID **(“Capstone ID” or “We”)** values the privacy of our users and others (collectively “**Users**” or individually each a “**User**”) who visit and use any Capstone ID website and its associated services (the “**Website**”). This statement (the “**Privacy Policy**”) governs information provided to us by you as a User of the Website (“**You**”), or that we learn from Your use of the Website. BY ACCESSING, BROWSING, OR USING THE WEBSITE, YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED, READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THE FOLLOWING PRIVACY POLICY AND ANY UPDATES TO IT. YOU FURTHER ACKNOWLEDGE AND AGREE THAT CAPSTONE ID DOES NOT PROVIDE MEDICAL ADVICE.

**2.          Personal Information**

Depending on your relationship with Capstone ID (for example, as a policyholder; insured person benefiting under another policyholder’s policy, or claimant; Website User; or other person relating to our business), Personal Information collected or processed about You and Your dependents may include:

* General identification and contact information
Your name; address; e-mail and telephone details; gender; marital status; family status; date of birth; passwords on our systems; educational background; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; professional licenses and affiliations; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.
* Identification numbers issued by government bodies or agenciesPassport number; tax identification number; military identification number; or driver’s or other license number.
* Financial information and account detailsPayment card number; bank account or other financial account number and account details.
* Medical condition and health statusCurrent or former physical or mental or medical condition; health status; injury or disability information; medical procedures performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.
* Other sensitive informationWe may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud.  We may also obtain sensitive information if you voluntarily provide it to us (for example, if you express preferences regarding medical treatment based on your religious beliefs).
* Telephone recordingsRecordings of telephone calls to our representatives and call centers.
* Photographs and video recordingsPhotographs or video recordings created in connection with our insurance or other business activities, including for claims assessment, processing, settlement, and disputes, or for other relevant purposes as permitted by law.
* Information to investigate or prevent crime, including fraud and money launderingFor example, insurers commonly share information about their previous dealings with policyholders and claimants for this purpose.
* Information enabling us to provide products and servicesLocation and identification of property insured (for example, property address, vehicle license plate or identification number); travel plans; age categories of individuals you wish to insure; policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organization; other insurance you hold; and details on products for which you have or seek a warranty.
* Marketing preferences, customer feedback and survey responsesYou may let us know your marketing preferences or respond to a voluntary survey.
* Social media account and information from AppsWe may receive certain Personal Information about you when you use our Apps or Social Media Pages, including your social media account ID and profile picture.
* Information from Other SourcesWe and our service providers may supplement the Personal Information we collect with information from other sources, such as publicly available information from social media services, commercially available sources and information from our affiliates or business partners.

**3.          How We Use Personal Information**

* Capstone ID may use your personal information collected through the Website for various purposes, including:
* Communicating with you, including responding to your requests for information and other inquiries;
* Improving the Website, facilitating your user experience and improving performance;
* Monitoring the Website and analyzing usage trends and user activities;
* Processing your claims and other transactions;
* Preventing, investigating, identifying, or taking other actions with regard to suspected or actual fraudulent or illegal activity or activities that violate our policies;
* Complying with applicable laws, regulations, legal processes, industry standards, and our company policies; and
* For any other purpose with your consent.

**4.              Non-Personal Information**

Your use of the Website indicates Your consent to our collection of non-personal information about You. We collect this information through the use of cookies, web beacons, or log files. A cookie is a small text file that is stored on your hard drive for record keeping purposes. A web beacon is a small invisible GIF file, usually embedded in the website that helps track the online movements of Users. We also gather information in our log files, as do most web sites. This information includes Internet protocol addresses, browser types, referring pages and other information. The information in the log files is aggregated and does not identify individual Users. We use the information collected through cookies, web beacons and log files to: (i) understand how our Users navigate our Website, (ii) collect analytics, (iii) help with registrations, (iv) advertise Capstone ID products to You and (v) determine common traffic patterns. Capstone ID may use this information to improve the Website, to make Website navigation recommendations and to help redesign the Website in order to make Your experience on the Website more efficient and enjoyable. You also have choices with respect to cookies. By changing Your internet browser settings, You have the choice to accept all cookies, to be notified when a cookie is set or to reject all cookies.

5**.              When You Purchase A Plan**

After purchasing a plan, Capstone ID may contact You for additional information about your trip or policy. Further, if You have purchased a plan, created an account or joined our mailing list, Capstone ID may contact you to offer travel safety and security products, inform You of promotions/special offers, or to request customer feedback. Capstone ID may contact you via phone, mail and/or email.

**6.              Sharing Plan Information**

Capstone ID may provide the contact information of Users who purchase a plan to affiliated business partners. You may be contacted via phone, mail and/or email. Capstone ID will never share your credit card or financial information with these affiliated business partners. Capstone ID does not partner with any ad server companies. If You purchase a plan, Capstone ID shall make some of your personal information available to those organizations that service the plan, such as the insurance carrier(s) that underwrite the coverages, as well as insurance regulators, such as state departments of insurance.

**7.              Contact Preferences**

If You do not want to be contacted by Capstone ID in the future, if You do not wish Capstone ID to share Your information with Capstone ID’s affiliated business partners or if You do not want to receive travel safety and security product offers, promotions or requests for customer feedback, please let Capstone ID know. You can contact Capstone ID as listed below to request contact removal:

Attn: Capstone Customer Privacy
2401 Sardis Rd N

Charlotte, NC 28227

Phone Number: 866-358-3314

Email: privacy@capstonetheft.com

**8.              HIPAA Information**

Certain information held on the Website may be considered “Protected Health Information” as defined in the Health Insurance Portability and Accountability Act of 1996, (Pub. L. 104-191, August 21, 1996, 110 Stat. 1936), 42 U.S.C. § 1320d – 1320d-8, as amended (“**HIPAA**”). That information is retained, processed and communicated in accordance with HIPAA. Capstone ID does not share Protected Health Information of Users with nonaffiliated third parties unless doing so is appropriate to carry out a User’s request or Capstone ID reasonably believes that doing so is legally required, facilitates Capstone ID’s operations or is in Capstone ID’s interest to protect its property or other legal rights or the rights or property of others, in any case only as permitted by law.

**9.         Automated Decisions About You**

We may automatically process your personal information to make decisions or conduct ‘profiling’ about You. This may involve using software that is able to evaluate your personal aspects and predict risks or outcomes. We may carry out this automatic processing for general business purposes including, for example, advertising, risk assessment or fraud prevention. The processing may involve decisions about You that relate to products that we sponsor or your eligibility to use Capstone ID services. The significance of our actions in this connection is that is that it may have legal or similar effects for you, namely, availability of access to services. We will only make these kinds of automated decisions about you where: (i) such decisions are necessary for entering into a contract; (ii) such decisions are required or authorized by law; or (iii) you give your consent to us carrying out automated decision-making. We also may make automated decisions about you based on your personal information in the circumstances such as: to select personalized offers, discounts or recommendations to send you based on your shopping history or browsing history, subject to any applicable laws or regulations.

**10.       Children**

Consistent with the Children’s Online Privacy Protection Act of 1998 (COPPA), CSA will never knowingly request information from anyone under the age of thirteen (13) without requiring parental consent, and no part of the Website is directed to persons under thirteen (13). IF YOU ARE UNDER THIRTEEN (13) YEARS OF AGE, THEN PLEASE DO NOT USE OR ACCESS THE WEBSITE AT ANY TIME OR IN ANY MANNER. If you believe the personally identifiable information of anyone under the age of thirteen (13) has been provided to Capstone ID, and you are the parent or guardian of that individual, you may contact us to request that we delete any such personally identifiable information at privacy@capstonetheft.com

**11.       California Residents**

California's "Shine the Light" law (Civil Code Section § 1798.83) provides certain rights to California residents that have an established business relationship with us with regard to the disclosure of certain types of personal information to third parties for their direct marketing purposes. To opt-out of having your personal information disclosed to third parties for their direct marketing purposes, please: (i) email privacy@capstonetheft.com or (ii) using the**Personal Data Request Form on the CSA website.**For further information, California residents should see our Privacy Notice for California Consumers for more information on your rights. For further information, California residents should see our Privacy Notice for California Consumers for more information on your rights.

**12.       Nevada Residents**

Chapter 603A of the Nevada Revised Statutes permits a Nevada resident to opt-out of future sales of certain covered information that a website operator has collected or will collect about the resident. You may exercise your Nevada opt-out rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**13.       Virginia Residents**

Virginia law provides Virginia residents with rights to access, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a Virginia resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Virginia Consumer Data Protection Act defines “Personal Data” to mean “any information that is linked or reasonably linkable to an identified or identifiable natural person.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the**Personal Data Request Form on the Capstone ID website.**

**14.        Connecticut Residents**

Connecticut law provides Connecticut residents with rights to access, delete, obtain and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. The Connecticut Data Privacy Act defines “Personal Data” to mean “information that can be linked to an identifiable individual, excluding publicly available information.” If you are a Connecticut resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. You or Your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**15.**        **Colorado Residents**

Colorado law provides Colorado residents with rights to access, delete, obtain and correct certain “Personal Data” We collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. The Colorado Privacy Act defines “Personal Data” to mean “information that can be linked to an identifiable individual, excluding publicly available information.” If you are a Colorado resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. You or Your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**16.**         **Utah Residents**

Utah law provides Utah residents with rights to access and delete “Personal Data” We collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. The Utah Consumer Privacy Act defines “Personal Data” to mean “information that can be linked to an identifiable individual, excluding publicly available information.” If you are a Utah resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. You or Your authorized agent may submit a request to exercise your access and deletion rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**17.**         **Montana Residents** (Effective Date: October 1, 2024)

Montana law provides Montana residents with rights to access, delete, obtain and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. The Montana Consumer Data Privacy Act defines “Personal Data” to mean “information that can be linked to an identifiable individual, excluding publicly available information.” If you are a Montana resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. You or Your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**18.**         **Oregon Residents**

Oregon law provides Oregon residents with rights to access, delete, obtain and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. Also, Oregon residents have the right to request the specific third parties (other than natural persons) to which the controller has disclosed personal data. The Oregon Consumer Privacy Act defines “Personal Data” to mean “information that can be linked to an identifiable individual, excluding publicly available information”. If you are a Oregon resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. You or Your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request form on the Capstone ID website.

**19.**         **Texas Residents**

Texas law provides Texas residents with rights to: (i) confirm whether a controller is processing personal data and access to their personal data, (ii) correct inaccuracies in their personal data, (iii) delete personal data provided by or obtained about the consumer, (iv) obtain a copy of their personal data, if available, in a portable and readily usable format and (v) opt out of processing personal data for targeted advertising, the sale of personal data, or its use for profiling. If you are a Texas resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Texas Data Privacy and Security Act defines “Personal Data” to mean “any information, including sensitive data, that may be reasonably linked to an identifiable individual.” The Texas Data Privacy and Security Act also explicitly states that pseudonymous data used alongside additional information is considered personal data. When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**20.         Delaware Residents**

Delaware law provides Delaware residents with rights to access, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a Delaware resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Delaware Personal Data Privacy Act defines “Personal Data” to mean “any information that is linked or reasonably linkable to an identified or identifiable individual.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**21.         Iowa Residents**

Iowa law provides Iowa residents with rights to access, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are an Iowa resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Iowa Consumer Data Protection Act defines “Personal Data” to mean “any information that is linked or reasonably linkable to an identified or identifiable natural person.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**22.         Nebraska Residents**

Nebraska law provides Nebraska residents with rights to access, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a Nebraska resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Nebraska Data Privacy Act defines “Personal Data” as “information, including sensitive data, that is linked or reasonably linkable to an identified or identifiable individual and includes pseudonymous data when the data is used by a controller or processor in conjunction with additional information that reasonably links the data to an identified or identifiable individual.”  When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**23.         New Hampshire Residents**

New Hampshire law provides New Hampshire residents with rights to access, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a New Hampshire resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The New Hampshire Privacy Act defines “Personal Data” as “any information that is linked or reasonably linkable to an identified or identifiable individual.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**24.** **New Jersey Residents**

New Jersey law provides New Jersey residents with rights to access, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a New Jersey resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The New Jersey Data Privacy Act defines “Personal Data” as “any information that is

linked or reasonably linkable to an identified or identifiable person.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**25.         Maryland Residents (Effective October 1, 2025)**

Maryland law provides Maryland residents with rights to access, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a Maryland resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Maryland Online Data Privacy Act defines “Personal Data” as “any information that is linked or can be reasonably linked to an identified or identifiable consumer.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**26.        Minnesota Residents (Effective July 31, 2025)**

Minnesota law provides Minnesota residents with rights to confirm, access, delete, port and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a Minnesota resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Minnesota Online Data Privacy Act defines “Personal Data” as “any information that is linked or reasonably linkable to an identified or identifiable person.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**27.        Rhode Island Residents**

Rhode Island law provides Rhode Island residents with rights to access, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a Rhode Island resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Rhode Island Data Transparency and Privacy Protection Act defines “Personal Data” as “any information that is linked or reasonably linked to an identified or identifiable human.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**28.        Tennessee Residents (Effective July 1, 2025)**

Tennessee law provides Tennessee residents with rights to access, obtain a copy of, delete, and correct certain “Personal Data” we collect about them, as well as to restrict the use of that Personal Data for targeted advertising, restrict the “sale” of that Personal Data, and control our use of Personal Data considered sensitive. If you are a Tennessee resident, you also have a right not to receive discriminatory treatment for the exercise of your privacy rights. The Tennessee Information Protection Act defines “Personal Data” as “any information that is linked or reasonably linkable to an identified or identifiable person.” When we use the term “personal information” in our Privacy Policy, it includes Personal Data covered by this definition. You or your authorized agent may submit a request to exercise your access, deletion, and correction rights by either: (i) sending an email to privacy@capstonetheft.com or (ii) using the Personal Data Request Form on the Capstone ID website.

**29.       New York Domestic Violence Notice**

New York Insurance Law §2612 provides important protections for victims of domestic violence. These protections prohibit insurers from taking certain actions against individuals based solely on their status as a current or former victim of domestic violence. The law also requires an insurer to protect the confidentiality of a person covered under an insurance policy when that person delivers to the insurer a valid order of protection against the policyholder or other person covered by the policy. In the event an insurer receives from a covered person a valid order of protection against the policyholder or other person covered under the policy then the insurer is prohibited, for the duration of the order, from disclosing to the policyholder or other person the address (including street, mailing or email addresses) and telephone number of the insured, or of any person or entity providing covered services to the insured. Any person, or the parent of a child who is a victim of domestic violence, may provide an alternative address, telephone number or other method of contact to Capstone ID. To initiate a request for confidentiality in connection with a valid order of protection, please contact us or send a copy of the valid order of protection to:

Attn: Legal Department

Capstone ID
2401 Sardis Rd N

Charlotte, NC 28227
Email: support@capstonetheft.com

Capstone ID shall implement your request within three (3) business days of receipt. Once implemented Capstone ID will not share your name, address, social security number or any other information to the policyholder or other insured covered under the same policy against whom you have a valid order of protection, without your express consent. You may revoke your request at any time by contacting Capstone ID’s legal department at support@capstonetheft.com

**30.       New York State Domestic Violence Hotline**
The New York State Domestic Violence hotline can provide you with information on domestic violence resources in your community. For the hotline number of your local domestic violence program, visit the Office for the Prevention of Domestic Violence at <http://www.opdv.ny.gov/>, or call the New York State Domestic Violence Hotlines at:

English, Español/multi-language accessibility: 1-800-942-6906
Deaf or Hard of Hearing: 711
NYC: 1-800-621-HOPE (4673) or dial 311
TTY: 1-866-604-5350

**31.           Facebook Data**

If You use your Facebook profile to create or log in to your account, Capstone ID shall collect and process certain data related to that profile. The Facebook data Capstone ID collects and processes is: (i) your public profile and (ii) your email address. Capstone ID collects and processes this information in order toauthenticate travel insurance account creation and login. If You wish to request deletion of Your Facebook data please contact:

Attn: Capstone ID Customer Privacy
2401 Sardis Rd N

Charlotte, NC 28227

Phone Number: 866-358-3314

Email: privacy@capstonetheft.com

**32.           Links to Other Sites**

This Website may contain links to other sites and other products and services that are not owned or controlled by Capstone ID. Please be aware that we are not responsible for the privacy practices or content of such other sites, products and services. Capstone ID encourage you to be aware when you leave our Website. We encourage you to review the privacy policies of each and every third-party website that collects personal information as their privacy policy may differ from ours.

**33.           Our Commitment to Data Security**

No data transmissions over the internet can be guaranteed to be 100% secure. Consequently, we cannot ensure or warrant the security of any information You transmit to us and You do so at Your own risk. Once we receive Your transmission of information, Capstone ID implements reasonable administrative, technical and physical safeguards designed to ensure the security and confidentiality of Your information, protect against any anticipated threats or hazards to the security or integrity of such information, and protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any User. However, please note that this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical or administrative safeguards. If Capstone ID learns of a security systems breach, then we may attempt to notify You electronically so that You can take appropriate protective steps. By using the Website, You agree that Capstone ID can communicate with You electronically regarding security, privacy and administrative issues relating to Your use of the Website. Capstone ID may post a notice on the Website if a security breach occurs. Depending on where You live, You may have a legal right to receive notice of a security breach in writing. To receive a free written notice of a security breach (or to withdraw Your consent from receiving electronic notices), You must notify Capstone ID via email at privacy@capstonetheft.com

**34.           Note to International Visitors**

All matters relating to our services and Website are governed by the laws of the State of California in the United States of America. If you visit our Website or contact us from outside of the United States of America, please be advised that (i) any information you provide to us or that we automatically collect will be transferred to the United States of America; and (ii) that by using our services or submitting information, you explicitly authorize its transfer to and subsequent processing in the United States of America in accordance with this Privacy Policy.

**35.           Changes and Updates to this Privacy Policy**

Capstone ID may occasionally update this Privacy Policy. Your continued use of the Website constitutes Your agreement to this Privacy Policy and any updates.  Updates shall apply immediately.

**Effective Date**. This Privacy Policy was last revised on, and is effective as of, **April 8, 2025**.