Company Online Privacy Statement
Last Updated: November 1, 2026

The Company[1] is committed to protecting the privacy of the personal information of our customers and users of our websites. This Privacy Statement applies with respect to the personal information we collect through the websites listed in Schedule A and any other website operated by Company on which we post a link to this Privacy Statement. The Company reserves the right to make corrections, changes, or amendments to this Privacy Statement at any time. Any such corrections, changes, or amendments will be posted on this website and will be effective when posted. The date of last update will be indicated at the top of the Privacy Statement. If we make a material change to how we use personal information we have already collected, we will provide notice and, where required by law, obtain your consent before applying the change to that information. We encourage you to periodically review this Privacy Statement for any changes. We will provide notice of material changes to our privacy practices as required by applicable law. Changes to this Privacy Statement do not authorize materially different uses of personal information collected previously where additional notice or consent is required by law.

Personal Information Collected

We collect, use, and retain personal information only to the extent reasonably necessary and proportionate to the purposes described in this Privacy Statement or otherwise permitted by law. Some of the information described below may constitute sensitive personal information under applicable law. Personal information is collected in a number of ways when you interact with us through our websites, including when you apply for or renew insurance coverage, request a quote, create a user account, make online payments, subscribe to our publications or newsletters, request information or materials, register for an online presentation, webcast or other similar event, participate in surveys, apply for employment, submit questions or comments, submit content through interactive features of a website, or participate in promotions such as sweepstakes, contests, or giveaways.

To the extent permitted by applicable law, the types of personal information we may collect directly from you through your interaction with our websites may include, without limitation: contact information, such as name, title, practice or company name, email address, telephone and fax numbers, and postal address; professional information, such as education, professional license numbers and states of licensure, practice details and ownership, services offered, and professional association memberships; insurance application and underwriting information, such as prior insurance coverage, claims and loss history, licensing board complaints and disciplinary history, criminal history, and, where asked on an insurance application, whether you have been treated for alcohol or drug use or a mental health condition; documents you upload, such as declarations pages, loss run reports, and written explanations; account and transaction information, such as quote and policy numbers, username and password, payment records, and billing status (payment card information is processed by our third-party payment processors); signatures; communications and support inquiries; and information contained in employment applications, such as resume, cover letter, education, and professional history. We may collect additional information from you in the event of a claim, including but not limited to social security number as required for reporting by the federal government.

We may also collect information relating to your use of our websites and responses to our emails through the use of various technologies, including your device's IP address, browser type and language, operating system, approximate location based on your IP address, and date and time. Collecting information in this manner allows us to analyze the effectiveness of our websites and our marketing efforts, personalize your experience and improve our interactions with you, as explained further in this Privacy Statement, and may include, without limitation, tracking activities through IP addresses, browser settings and most-recently visited page on the websites. We may also supplement the personal

information we collect from you with additional personal information we receive from third parties such as your organization, our business partners, and public sources such as state licensing board records. We do this to help us improve the overall accuracy of the information and its completeness and to help us better tailor our interactions with you.

Use and Disclosure of Information

There is a need to disclose certain personal information to others who integrally support our efforts to provide services to you. These may include insurers, reinsurers, insurance producers, claims administrators, payment processors, technology and hosting providers, professional advisers, regulators, and other service providers or parties as reasonably necessary to provide, administer, and support our products and services, or as otherwise permitted or required by law.

In general, we will primarily use the personal information we collect from you to deliver products and services to you and to enhance your experience on our websites. Additionally, we may use this information to: verify your identity when you access and use our websites and to ensure the security of your personal information, including your creation of an account associated with your personal information; fulfill your requests for things like products or services, a call back, a newsletter subscription, or specific marketing or other materials, and where required by applicable law, we will obtain your consent before sending marketing messages; provide you with information about our products, services and events; provide support and customer service; process insurance applications, renewals, payments, and claims; detect and prevent fraud and protect the security of our websites; and comply with legal and regulatory obligations. Consent to receive marketing telephone calls or text messages is never a condition of purchasing any product or service.

Your personal information may be shared with affiliates that may want to contact you with offers consistent with your stated preferences. However, the Company does not share non-public personal information with non-affiliated third parties for any purpose other than underwriting or administration of a customer's policy/account, or for the marketing of additional Company products or services, unless the disclosure has been authorized by the customer or is permitted or required by law. We will not use your personal information in a manner that is inconsistent with the purpose of its original collection and as described in this Privacy Statement unless you have consented, and we will not sell, rent, or lease your personal information to third-parties for their independent marketing purposes without your consent, or as otherwise permitted by applicable law. You may opt out of marketing communications at any time by using the unsubscribe link in any marketing email, replying STOP to any text message, or contacting us as described below.

Insurance Information: If you apply for or obtain insurance coverage through us, the personal information we collect in connection with your application, policy, and claims is also governed by our Insurance Privacy Notice, which we provide as required by the federal Gramm-Leach-Bliley Act and applicable state insurance privacy laws. If this Privacy Statement and the Insurance Privacy Notice conflict with respect to that information, the Insurance Privacy Notice controls.

Use of Cookies and Other Technologies

In addition to our collection of certain information about your device as described elsewhere in this Privacy Statement, when you visit our websites we may store some information on your device, in the form of a "cookie" or similar electronic file. Cookies are small pieces of information stored on your device's hard drive, not on our websites. We use cookies to deliver content specific to your interests and, optionally, to assist you in entering data when appropriate on our websites.

Additionally, we may use cookies, along with other small electronic images called web beacons, as well as device IDs, in support of advertising and marketing activities. Our websites use analytics and

advertising technologies provided by third parties, including Google (such as Google Analytics and Google Ads), Meta Platforms (the Meta, or Facebook, Pixel), and our website hosting and analytics providers. These third parties may collect information about your online activities over time and across different websites, and may use it to measure the effectiveness of our advertising and to show Company advertisements to you on other websites and social media platforms. We do not provide third-party advertising technologies personal information you submit on insurance applications, health or claims information, or payment information.

At any time, you have the option of declining the use of cookies or deleting them from your device by configuring them in your browser or device settings. Note, however, that if you do elect to reject cookies, it may reduce the performance and functionality of our websites with respect to your interaction with them. You may manage or disable cookies through your browser settings and, where available, through the privacy settings provided on our websites. You may also opt out of certain interest-based advertising through the privacy controls offered by your browser, device, or applicable advertising services.

Do Not Track and Opt-Out Preference Signals: Some browsers offer a "Do Not Track" setting or other privacy preference signals, including Global Privacy Control. Our websites may respond differently to these settings and signals depending on their functionality and applicable legal requirements. We recognize and honor opt-out preference signals to the extent required by applicable law.

Data Retention

We retain personal information only as long as reasonably necessary for the purposes for which it was collected, including to comply with legal, regulatory, accounting, and record-keeping requirements and to defend against potential claims. In general: insurance applications, policy records, including all policy communications, correspondence, and claims records are retained for the life of the policy and for such additional time thereafter as the Company deems necessary to appropriately manage its obligations to its clients, or longer where required by law. Website analytics and advertising data are retained until such data no longer contributes to effectively providing products and services to clients. Marketing and subscription information is retained until you unsubscribe, and afterward only as needed to honor that request. When personal information is no longer needed, we securely delete or de-identify it.

Data Security

We maintain administrative, technical, and physical safeguards designed to protect personal information, including encryption of information transmitted through our websites and limiting access to employees and service providers who need it to perform their jobs. Payment card information is processed by payment processors that are required to comply with the Payment Card Industry Data Security Standard. No method of internet transmission or electronic storage is completely secure, and we cannot guarantee absolute security.

Children's Privacy

Our websites are intended for adults and healthcare professionals and are not directed to children under 18. We do not knowingly collect personal information from children under 18.

Your Choices and Contact Us

If you have questions about this Privacy Statement, or wish to review, correct, or update personal information you have provided through our websites, contact us by phone at 800-860-8330, by email at info@apicinsurance.com, or by mail at [Company business address].

Schedule A: Websites Covered by This Privacy Statement

This Privacy Statement applies to this website and to all websites operated by the Company and its affiliates, including but not limited to the following:

- Allied Professionals Insurance Company, a Risk Retention Group, Inc.: [www.apicinsurance.com]
- MPA Media publications, including Dynamic Chiropractic and Acupuncture Today: [www.dynamicchiropractic.com and www.acupuncturetoday.com]
- ChiroSecure (chiropractic professional liability program): www.chirosecure.com and csapplication.com
- American Acupuncture Council: [www.acupuncturecouncil.com]
- American Massage Council: [www.americanmassagecouncil.com]
- [HJ Ross Company: www.hjrosscompany.com]
- NatPro (naturopathic professional liability program): natproinsurance.com and apply.natproinsurance.com

[1] *Note: "Company" means Allied Professionals Insurance Services; Allied Professionals Insurance Company, a Risk Retention Group, Inc.; Allied Professionals Risk Purchasing Group; the National Chiropractic Council, the American Acupuncture Council, the American Massage Council, and all other affiliated companies, entities, and their brands, including but not limited to: MPA Media; ChiroSecure, API Fitness, HJ Ross, Acupuncture Information Network, and NatPro.*

California Consumer Privacy Act Notice
Last Updated: [insert posting date]

The California Consumer Privacy Act (CCPA) provides California residents with certain additional privacy rights related to the personal information the Company[1] collects. This California Consumer Privacy Act Notice ("Notice") supplements the information contained in Company's online privacy statement and Company's customer privacy notices.

Applicability: This Notice describes privacy practices and consumer rights for California residents. Certain personal information governed by federal or state insurance privacy laws, including applicable provisions of the Gramm-Leach-Bliley Act, may be exempt from particular CCPA requirements. The Company will honor the commitments expressly stated in this Notice, subject to applicable exceptions and legal requirements. In particular, personal information we collect in connection with insurance applications, policies, and claims is generally governed by the Gramm-Leach-Bliley Act and the California Insurance Information and Privacy Protection Act rather than the CCPA. This Notice therefore applies primarily to personal information collected through our websites, marketing activities, publications, and other interactions not governed by those laws.

What is Personal Information? The CCPA defines personal information as information that "identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular" California consumer or household. Personal information does not include publicly available information or consumer information that is de-identified or aggregate consumer information.

Categories of Personal Information that We Collect and Purposes for Collection: The categories listed below describe types of personal information we may collect depending on the nature of our interactions with you. We use such information for insurance applications, underwriting and policy administration, payments, claims handling, customer service, website operations, marketing, security, employment administration, and legal compliance, as applicable. We retain each category of personal information for the periods described in the "Data Retention" section of our Online Privacy Statement.

Because of the nature of our business, we need to collect personal information to provide, improve, and market our products and services. We also need to collect personal information to support business operations and comply with legal and regulatory requirements. Therefore, Company may collect the following categories of your personal information:

- Personal identifiers, such as name, address, email, telephone number, IP address, device identifiers, and professional license numbers
- Personal information described in California Civil Code section 1798.80(e), such as signature, education, employment history, payment card number, and health-related information disclosed in insurance applications
- Characteristics of protected classifications under California or federal law
- Commercial information, including records of products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Biometric information
- Internet or other electronic network activity information, such as browsing history, search history, and information regarding a consumer's interaction with an internet website, application, or advertisement
- Approximate geolocation data derived from IP address
- Audio information, such as recordings of customer service telephone calls

- Professional or employment related information
- Non-public education information
- Inferences drawn from any of the categories of personal information listed above
- Sensitive personal information, including account log-in credentials, payment card numbers in combination with security codes, and health-related information disclosed in insurance applications

Categories of Third Parties with Whom We Share Personal Information: We disclose personal information for business purposes to the categories of recipients described in our Online Privacy Statement, including insurers and reinsurers, insurance producers, claims administrators, payment processors, technology and hosting providers, professional advisers, and regulators. In the preceding 12 months, we have disclosed each of the categories listed above to one or more of these recipients for business purposes. We do not sell personal information for money. However, our websites use advertising technologies, such as the Meta Pixel and Google advertising tools, that result in the "sharing" of identifiers and internet or other electronic network activity information with those advertising partners for cross-context behavioral advertising, and we have shared those categories in this way in the preceding 12 months. California residents may opt out of this sharing as described below. We do not knowingly sell or share the personal information of consumers under 16 years of age. We use and disclose sensitive personal information only for purposes permitted under California law, such as providing the products and services you request, underwriting, security, and fraud prevention, and not to infer characteristics about you.

Sources from Which Personal Information is Collected: Depending on the context, we may collect personal information from the following categories of sources:

- Directly from California residents or individuals acting on behalf of California residents (for example, via a product application, online interactions, or the filing of a claim)
- Public records and other widely available sources
- Credit reporting agencies
- Service providers
- Other insurance carriers and insurance producers, such as prior insurers that provide loss run reports
- Advertising and analytics providers that operate technologies on our websites

Your Rights Under the CCPA: Subject to applicable exemptions and exceptions, California residents may have the right to know and access personal information, receive portable copies of certain information, request correction of inaccurate information, request deletion, opt out of sale or sharing, and limit certain uses or disclosures of sensitive personal information. We will not discriminate against individuals for exercising applicable privacy rights. An authorized agent may submit requests on a resident's behalf, subject to appropriate verification.

Right to Know About Your Personal Information: You may request information about how we have collected, used, and disclosed your personal information, including information collected on or after January 1, 2022, subject to applicable statutory and regulatory limitations. You may also request specific pieces of personal information, subject to applicable exceptions.

Upon receipt of your request, and after we verify your identity, we may provide you with information about the following:

- The categories of personal information we have collected about you
- The categories of sources from which your personal information is collected
- Our business or commercial purpose for collecting your personal information
- The specific pieces of personal information we have collected about you

- The categories of third parties with whom we share personal information
- The categories of your personal information that we disclosed for a business purpose

If responding to all or part of your request would conflict with federal or state law, or your personal information is subject to an exemption under the CCPA, we will inform you of that fact. We will respond to the portion of your request that is not in conflict with applicable laws or exempt under the CCPA.

Right to Request Deletion of Your Personal Information: You have the right to request that Company delete personal information we have collected from you, subject to certain exceptions and exemptions. Absent an exception or exemption, upon receipt of your request, and after we verify your identity, we will delete and will direct our service providers to delete your personal information.

Right to Correct Inaccurate Personal Information: You have the right to request that Company correct inaccurate personal information we maintain about you. After we verify your identity, we will use commercially reasonable efforts to correct it.

Right to Opt Out of Sale or Sharing: Where applicable law provides a right to opt out of the sale or sharing of personal information, you may exercise that right through the methods made available on the applicable website or by contacting us as described below. We recognize and honor Global Privacy Control and other qualifying opt-out preference signals to the extent required by applicable law. We process opt-out requests within the time periods required by applicable law.

Exercising Your CCPA Rights: We will acknowledge receipt of verifiable consumer requests within 10 business days and generally respond within 45 calendar days, subject to permitted extensions and applicable exceptions. We may request information reasonably necessary to verify your identity or the authority of an authorized agent. If we cannot fulfill a request, we will explain the basis for our decision as required by law. If you are a California resident, you (or someone you have authorized to act on your behalf), may submit a CCPA request by:

- Contacting us by phone at 800-860-8330, or
- Emailing us at: info@apicinsurance.com

In order to verify your identity, we will ask for information such as your name, email address, phone number, mailing address, and, if you are a policyholder, your quote or policy number. We cannot respond to your request or provide information if we are not able to verify your identity or verify that a person has been authorized by you to act on your behalf.

Questions? If you have questions or concerns about this Notice or our privacy practices, please contact us at the phone number or email listed immediately above. Where applicable, California residents may opt out of the sale or sharing of their personal information, including sharing for cross-context behavioral advertising. We treat a Global Privacy Control signal as a valid request to opt out of sale or sharing for the browser or device that sends it. We honor qualifying opt-out preference signals as required by applicable law

[1] *Note: "Company" means Allied Professionals Insurance Services; Allied Professionals Insurance Company, a Risk Retention Group, Inc.; Allied Professionals Risk Purchasing Group; the National Chiropractic Council, the American Acupuncture Council, the American Massage Council; MPA Media; and their affiliated entities that operate the websites listed in Schedule A to the Online Privacy Statement, including under the brand names ChiroSecure and NatPro.*

Terms of Service Agreement

Introduction:

This Terms of Service Agreement (the "Agreement") is between you and the Company[1] with a principal place of business at [Company business address]. Use of this Company Internet Website (the "Website") signifies your agreement to the terms and conditions set forth below. The Website is operated by Company. Public portions of the Website are available to visitors, while access to designated customer, employee, and administrative accounts or portals is restricted to authorized users. Unauthorized access to restricted areas is prohibited.

Terms and Conditions of Use:

You acknowledge that you have read the terms and conditions of use and that you accept the terms thereof. YOU AGREE TO READ THIS AGREEMENT CAREFULLY BEFORE USING THE WEBSITE. If you do not agree to these terms and conditions of use, you may not access or otherwise use this Website. Where we ask you to check a box or click a button to accept this Agreement, such as when submitting an application, renewing a policy, or making a payment, doing so confirms your agreement to this Agreement and to our Online Privacy Statement.

Company may monitor use of the Website and may collect, use, and disclose information in accordance with its Online Privacy Statement and applicable law.

Company reserves the right, at its sole discretion, to change, modify, add or remove any portion of this Agreement, in whole or in part, at any time. Notification of changes in the Agreement will be posted on the Website.

The Website is protected by copyright as a collective work and/or compilation, pursuant to U.S. copyright laws, international conventions, and other copyright laws. All materials contained on the Website are protected by copyright, and are owned or controlled by Company or the party credited as the provider of the content. You will abide by any and all additional copyright notices, information, or restrictions contained in any content on the Website. You may download or print copies of your own insurance documents, and of Website content for your personal, non-commercial use. Any other copying or storing of Website content is prohibited without the prior written permission of Company.

Other Provisions:

You may not use a Company trademark or any other Company owned graphic symbol, logo, icon, or company name in a manner that would imply Company’s affiliation with or endorsement or sponsorship of a third party product or service.

Company may change, suspend or discontinue any aspect of the Website at any time, including the availability of any Website feature, database, or content. Company may also impose limits on certain features and services or restrict your access to parts or all of the Website without notice or liability.

You represent, warrant and covenant that: (a) you shall not upload, post or transmit to or distribute or otherwise publish through the Website any materials which (i) restrict or inhibit any other user from using and enjoying the Website, (ii) are unlawful, threatening, abusive, libelous, defamatory, obscene, vulgar, offensive, pornographic, profane, sexually explicit or indecent, (iii) constitute or encourage conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate law, (iv) violate, plagiarize or infringe the rights of third parties including, without limitation, copyright, trademark, patent, rights of privacy or publicity or any other proprietary right, (v) contain a virus or other harmful component, (vi) contain any information, software or other material of a commercial nature,

(vii) contain advertising of any kind, or (viii) constitute or contain false or misleading indications of origin or statements of fact; and (b) that you are at least eighteen (18) years old.

You hereby agree to indemnify, defend and hold Company, and all its officers, directors, owners, agents, employees, information providers, affiliates, licensors and licensees (collectively, the "Indemnified Parties") harmless from and against any and all liability and costs incurred by the Indemnified Parties in connection with any claim arising out of any breach by you of the Agreement or the foregoing representations, warranties and covenants, including, without limitation, attorneys' fees and costs. You shall cooperate as fully as reasonably required in the defense of any claim. Company reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you and you shall not in any event settle any matter without the written consent of Company.

For your convenience, the Website may contain links and pointers to the other World Wide Web Internet sites, resources, and sponsors of the Website. Links to and from Website to other third party sites, maintained by third parties, do not constitute an endorsement by Company or any of its subsidiaries or affiliates of any third party resources, or their contents. Company disclaims any and all responsibility for content contained in any third party materials provided through links from the Website.

Company does not represent or endorse the accuracy or reliability of any advice, opinion, statement, or other information displayed or distributed through the Website. You acknowledge that any reliance upon any such opinion, advice, statement, memorandum, or information shall be at your sole risk. Company reserves the right, in its sole discretion, to correct any errors or omissions in any portion of the Website.

Company does not and cannot review all materials posted to the Website by users, and Company is not responsible for any such materials posted by users. However, Company reserves the right at all times to disclose any information as necessary to satisfy any law, regulation or government request, or to edit, refuse to post or to remove any information or materials, in whole or in part, that in Company's sole discretion are objectionable or in violation of this Agreement.

The website, including all content, software, functions, materials and information made available on or accessed through the website, is provided "as is." To the fullest extent permissible by law, Company and its subsidiaries and affiliates make no representation or warranties of any kind whatsoever for the content on the website or the materials, information and functions made accessible by the software used on or accessed through the website, for any products or services or hypertext links to third parties or for any breach of security associated with the transmission of sensitive information through the company website or any linked site. Further, Company and its subsidiaries and affiliates disclaim any express or implied warranties, including, without limitation, non-infringement, merchantability or fitness for a particular purpose. Company does not warrant that the functions contained in the website or any materials or content contained therein will be uninterrupted or error free, that defects will be corrected, or that the website or the server that makes it available is free of viruses or other harmful components. Company and its subsidiaries and affiliates shall not be liable for the use of the website, including, without limitation, the content and any errors contained therein.

The Company uses security measures designed to protect information submitted through the Website, including encrypted connections for sensitive transmissions where appropriate. No method of internet transmission or electronic storage can be guaranteed completely secure. Submission of information through the Website does not by itself establish an insurance or fiduciary relationship, except as otherwise provided by applicable law or a separate agreement.

No Coverage Until Policy Issued: Information on the Website, including quotes and premium estimates, is for general information only and does not describe all coverage terms, conditions, or exclusions. Submitting an application, requesting a quote, or making a payment through the Website does not bind

or create insurance coverage. Coverage exists only when a policy or certificate of insurance is issued, and is governed solely by the terms of that policy or certificate. Products and coverages may not be available in all states.

Electronic Communications and Delivery: By submitting an application, renewing a policy, or creating an account through the Website, you consent to receive communications, notices, disclosures, policy documents, and other records from Company electronically, by email or by posting to the Website, to the extent permitted by applicable law. Electronic communications satisfy any legal requirement that a communication be in writing. You may withdraw this consent, request a paper copy of any record at no charge, or update your email address at any time by contacting us at 800-860-8330 or info@apicinsurance.com. To access electronic records, you need a device with internet access, a current web browser, a valid email address, and software that can open PDF files.

Limitation of Liability: To the fullest extent permitted by law, in no event shall Company or its subsidiaries and affiliates be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or relating to your use of the Website, and Company's total liability arising out of or relating to your use of the Website shall not exceed one hundred dollars ($100). This limitation does not apply to Company's obligations under any insurance policy or certificate of insurance.

This Agreement shall be governed by and construed in accordance with the laws of the State of Texas, without regard to conflicts of laws provisions. Subject to applicable law and any nonwaivable consumer rights, exclusive jurisdiction for an action or proceeding arising out of or relating to this Agreement shall lie in an appropriate state or federal court located in Texas.

This Agreement constitutes the entire agreement between Company and you with respect to your use of the Website. Any cause of action you may have with respect to your use of the Website must be commenced within one (1) year after the claim or cause of action arises. If for any reason a court of competent jurisdiction finds any provision of the Agreement, or portion thereof, to be unenforceable, that provision shall be enforced to the maximum extent permissible so as to affect the intent of the Agreement, and the remainder of this Agreement shall continue in full force and effect. This Agreement does not modify, and is not part of, any insurance policy or certificate of insurance, which is governed solely by its own terms and applicable law.

[1] *Note: "Company" means Allied Professionals Insurance Services; Allied Professionals Insurance Company, a Risk Retention Group, Inc.; Allied Professionals Risk Purchasing Group; the National Chiropractic Council, the American Acupuncture Council, the American Massage Council, and all other affiliated companies, entities, and their brands, including but not limited to: MPA Media; ChiroSecure, API Fitness, HJ Ross, Acupuncture Information Network, and NatPro.*