

LexisNexis Risk Solutions Supplemental Terms & Conditions

NOTICE: THE FOLLOWING TERMS AND CONDITIONS APPLY TO YOUR USE OF THE LEXISNEXIS RISK SOLUTIONS PRODUCTS AND SERVICES.

The terms and conditions listed below govern use of the LexisNexis Risk Solutions services (the “LN Services”) and materials available therein (“Materials”), provided by LexisNexis Risk Solutions FL Inc. and its affiliated companies (collectively, “LN”). The terms “Client”, “Customer”, “you”, and “your” in uppercase or lowercase shall mean the entity (e.g., company, corporation, partnership, sole proprietor, etc.) or government agency entering into an agreement for the LN Services.

You agree to comply with the following terms and conditions:

TERMS AND CONDITIONS

1. **American Board of Medical Specialties (“ABMS”) Data**

If Customer is permitted to access ABMS Data from LN, Customer shall not use, nor permit others to use, ABMS Data for purposes of determining, monitoring, tracking, profiling or evaluating in any manner the patterns or frequency of physicians’ prescriptions or medications, pharmaceuticals, controlled substances, or medical devices for use by their patients.

2. **BuildeRadius d/b/a BuildFax (Constructions Records and Building Permit Information)**

With respect to the construction records and building permit information in the LN Services, Client acknowledges and agrees that it is solely responsible for complying with, and agrees that its use of the LN Services, provided product, and any derivatives thereof, and any data provided to it by BuildFax or related to construction records and building permit information will comply with all applicable foreign, federal, state and local laws, regulations and ordinances, including, without limitation, the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) the United States Freedom of Information, Open Record, Sunshine and other similar laws and regulations (collectively, the “applicable laws”). Client further acknowledges and agrees that in no event shall BuildFax be liable or responsible for Client’s failure to comply with any applicable law, even if such non-compliance results from Client’s use or reliance on the LN Services, provided product, any derivatives thereof, or any data provided by BuildFax. Without limiting the foregoing, Client acknowledges and understands that certain restrictions apply to the use of data obtained from federal, state and local governments and agencies, and Client agrees to comply with such restrictions, including, without limitation, restrictions on a person’s right to use such data for marketing purposes. Client acknowledges and agrees that BuildFax data relates solely to real property, and does not relate to any individual consumer, and that Client cannot identify a consumer based on a search of BuildFax’s information.

3. **California Secretary of State**

THIS DATA IS FOR INFORMATIONAL PURPOSES ONLY. CERTIFICATION CAN ONLY BE OBTAINED THROUGH THE SACRAMENTO, CALIFORNIA OFFICE OF THE SECRETARY OF STATE.

4. **DPPA Regulated Information**

It is unlawful for any person knowingly to obtain or disclose personal information, from a motor vehicle record, for any use not permitted under section 2721(b) of the Driver’s Privacy Protection Act; and it shall be unlawful for any person to make false representation to obtain any personal information from an individual’s motor vehicle record.

5. **Dun & Bradstreet**

Access to and use of the D&B database is subject to the Terms of Agreement between you, LN and Dun & Bradstreet, Inc. (D&B). By accessing the D&B Data (or the “Information”), you agree that you have authority to enter into the Terms of Agreement on behalf of your Company and that you have read the Terms of Agreement, understand them, and agree on behalf of yourself and your Company to be bound by them.

LexisNexis Risk Solutions Supplemental Terms & Conditions

Terms of Agreement

1. All information which D&B furnished to you will be used by you solely as one factor in your business decisions and will not be used to determine an individual's eligibility for credit or insurance to be used primarily for personal, family or household purposes or to determine an individual's eligibility for employment. You also agree that the Information will not be used to engage in unfair or deceptive practices.
2. You agree that the information will not be reproduced, revealed or made available to anyone else, it being understood that the Information is licensed for your internal use only. You agree to indemnify, defend and hold harmless D&B from any claim or cause of action against D&B arising out of, or relating to, the use of the Information by individuals or entities which have not been authorized to have access to and/or use the Information.
3. You understand that you are the beneficiary of a contract between D&B and LN and that, under that contract, both D&B and LN have reserved certain rights which may result in the termination of your right to receive Information from D&B. In addition, D&B may terminate your receipt of the D&B data at any time if you breach any of its terms and conditions.
4. YOU ACKNOWLEDGE THAT D&B DOES NOT WARRANT OR GUARANTEE THE TIMELINESS, CURRENTNESS, ACCURACY, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE INFORMATION. YOU ALSO ACKNOWLEDGE THAT EVERY BUSINESS DECISION INVOLVES THE ASSUMPTION OF A RISK AND THAT D&B, IN FURNISHING THE INFORMATION TO YOU, DOES NOT AND WILL NOT UNDERWRITE THAT RISK, IN ANY MANNER WHATSOEVER. YOU THEREFORE, AGREE THAT D&B WILL NOT BE LIABLE FOR ANY LOSS, DAMAGE OR INJURY CAUSED IN WHOLE OR IN PART BY D&B'S NEGLIGENCE IN PROCURING, COMPILING, COLLECTING, INTERPRETING, REPORTING, COMMUNICATING OR DELIVERING THE INFORMATION.
5. YOU AGREE THAT D&B WILL NEVER BE LIABLE FOR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THEIR POSSIBILITY. YOU ALSO AGREE THAT D&B'S LIABILITY OF ANY AND ALL LOSSES, DAMAGES OR INJURIES WHICH YOU SUFFER OR INCUR ARISING OUT OF ANY ACTS OR OMISSIONS OF D&B IN CONNECTION WITH THE D&B DATA, REGARDLESS OF THE CAUSE OF THE LOSS, DAMAGE OR INJURY AND REGARDLESS OF THE NATURE OF THE LEGAL RIGHT CLAIMED TO HAVE BEEN VIOLATED, SHALL NEVER EXCEED \$10,000.00 AND YOU COVENANT AND PROMISE THAT YOU WILL NOT SUE D&B FOR AN AMOUNT GREATER THAN THAT SUBJECT TO THIS SECTION E.
6. You acknowledge and agree that the copyright to the Information is and shall remain with D&B. You acknowledge that the Information, regardless of form or format, is proprietary to D&B and comprises: (a) works of original authorship, including compiled information containing D&B's selection, arrangement and coordination and expression of such information or pre-existing material it has created, gathered or assembled; (b) confidential or trade secret information; and (c) information that has been created, developed and maintained by D&B at great expense of time and money such that misappropriation or unauthorized use by others for commercial gain would unfairly and irreparably harm D&B. You shall not commit or permit any act or omission by your agents, employees or any third party that would impair D&B's proprietary and intellectual property rights in the Information. You agree to notify D&B immediately upon obtaining any information regarding a threatened or actual infringement of D&B's rights.
7. These terms are in addition to those found in any LN service agreement. If there is a conflict between these terms and those found in any such service agreement, then these terms will apply. The agreement regarding your receipt and use of the D&B data shall be governed by the laws of the State of New Jersey, United States of America without giving effect to its conflicts of law provisions. Any disputes arising hereunder must be filed and shall be venued in the United States District Court for the District of New Jersey or in the courts of the State of New Jersey and the parties hereby submit to the jurisdiction of such courts.

LexisNexis Risk Solutions Supplemental Terms & Conditions

FOR INSURANCE CUSTOMERS ONLY END USER CONTRACT TERMS – CREDIT DATA AND MARKETING DATA (COMMERCIAL INSURANCE SERVICES)

These terms are effective for the benefit of LexisNexis Risk Solutions Inc. (“LexisNexis”) and Dun & Bradstreet (“D&B”).

8. License

- a. Credit Data. Customer agrees that it will use the scores sourced by D&B (“Score Products”) only in connection with legitimate business transactions. Score Products are only to be used by Customer’s agents and employees in connection with decisions to underwrite insurance to Customer’s business applicants, to review an existing account relationship with a current business customer of Customer or otherwise manage risk associated with such customers. Notwithstanding the foregoing, in no event shall Customer use the Score Products as the sole reason for making an underwriting decision. Customer is granted a non-exclusive license to use the Score Products only as described in the applicable agreement with LexisNexis (“Agreement”). Customer may reproduce or store the information obtained from the Score Products solely for its own uses in accordance with the Agreement and will hold all information licensed under the Agreement in strict confidence and, except for its agents, employees and the applicant, Customer, will not reproduce, reveal or make it accessible in whole or in part, in any manner whatsoever, to any others unless required by law. Score Products may not be used for marketing purposes of any kind.
 - b. Marketing Data. Customer is granted a non-exclusive license to use the D&B data for business development and account retention only. Customer agrees that D&B data is licensed for the exclusive use of its employees, insurance agents, and third parties working on Customer’s behalf and may not be made available in whole or in part to any other third party. Customer, its insurance agents or third parties working on Customer’s behalf may reproduce or store the information obtained from the D&B data solely for, in the instance of the Customer and third parties, the Customers own uses and in instances of insurance agents’ use, for the agents’ own uses, in accordance with the Agreement, and will hold all information licensed under the Agreement in strict confidence and, except for its agents and employees or those third parties working on Customer’s behalf, Customer, will not reproduce, reveal or make it accessible in whole or in part, in any manner whatsoever, to any others unless required by law. Customer agrees to require its agents and third parties to whom it provides access to the D&B data under this provision to also agree to the terms set forth in this section 1(b).
9. Compliance with Laws. Customer will comply with all applicable federal and state law and all applicable regulations promulgated under any of them regarding the access and use of the Score Products and D&B data. Customer acknowledges and agrees that neither LexisNexis nor D&B offers any representation, warranty (express or implied), or advice to Customer that any use of the Score Products and D&B data made by Customer as permitted hereunder complies with state laws or regulations under the actual circumstances of such use, and Customer acknowledges and agrees that it shall be solely responsible for ensuring that such use is in full conformance with all laws and regulations.
10. Territory. Customer may access, use and store the D&B Score Products (for purposes of this Section 3, “D&B Score Products” shall include without limitation all information and data provided or obtained through use of the D&B Score Products and D&B data) only at or from locations within the territorial boundaries of the United States (the “Territory”). Customer may not access, use or store the D&B Score Products at or from, or send the D&B Score Products, any location outside of the Territory.
11. **WARRANTY, INDEMNIFICATION AND LIMITATION OF LIABILITY** Customer, LexisNexis and D&B recognize that every business decision represents an assumption of risk and that neither party, in furnishing information or D&B Score Products and D&B data to the other, underwrites or assumes the other's risk in any manner. NEITHER LEXISNEXIS NOR D&B WARRANTS THE D&B SCORE PRODUCTS AND D&B DATA AS BEING ACCURATE OR ERROR-FREE. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN THE AGREEMENT, OR ANY AMENDMENT, NEITHER LEXISNEXIS NOR D&B GUARANTIES OR WARRANTS THE CORRECTNESS, COMPLETENESS, CURRENTNESS,

LexisNexis Risk Solutions Supplemental Terms & Conditions

MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF ANY INFORMATION, D&B SCORE PRODUCTS, OR D&B DATA PROVIDED TO CUSTOMER. NEITHER LEXISNEXIS NOR D&B, NOR ANY OF THEIR DIRECTORS, OFFICERS, AGENTS, EMPLOYEES, CONTRACTORS, LICENSORS OR AFFILIATED COMPANIES ("AFFILIATED PERSONS AND ENTITIES") WILL BE LIABLE TO CUSTOMER FOR ANY LOSS OR INJURY ARISING OUT OF, OR CAUSED IN WHOLE OR IN PART BY, THEIR ACTS OR OMISSIONS, EVEN IF NEGLIGENT, IN PROCURING, ANY INFORMATION OR IN PROVIDING THE D&B SCORE PRODUCTS AND D&B DATA. CUSTOMER WILL INDEMNIFY AND HOLD HARMLESS LEXISNEXIS AND D&B AND THEIR AFFILIATED PERSONS AND ENTITIES FROM AN AGAINST ANY DIRECT AND ACTUAL LOSS, COST, LIABILITY AND EXPENSE (INCLUDING REASONABLE ATTORNEY FEES) RESULTING FROM CUSTOMER'S USE OF THE D&B SCORE PRODUCTS AND D&B DATA OR BREACH OF THE AGREEMENT. NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THE AGREEMENT, NEITHER LEXISNEXIS NOR D&B, NOR ANY OF THEIR AFFILIATED PERSONS AND ENTITIES, WILL BE RESPONSIBLE FOR CONSEQUENTIAL, INCIDENTAL, INDIRECT, EXEMPLARY OR SPECIAL DAMAGES, INCLUDING LOST PROFITS.

12. Limitation on Use. Customer will not use the LN Services as a factor in establishing an individual's eligibility for (i) credit or insurance to be used primarily for personal, family, or household purposes, or (ii) employment. In addition, Customer will not use any LN Services to engage in any unfair or deceptive practices and will use the LN Services only in compliance with applicable state, local, federal or foreign laws or regulations, including but not limited to laws and regulations promulgated by the Office of Foreign Asset Control, applicable export restrictions, and/or those laws and regulations regarding telemarketing, customer solicitation (including fax and/or e-mail solicitation), data protection and privacy.
13. Termination. Upon expiration or termination of LN Services, or upon receipt of LN Services that are intended to supersede previously obtained LN Services, unless LexisNexis instructs Customer otherwise, Customer will immediately delete or destroy all originals and copies of the LN Services; and, upon request, provide LexisNexis with a corporate officer's certification thereof. Notwithstanding the foregoing, Customer may retain a reasonable number of copies of the LN Services for archive purposes, and to respond to inquiries from regulatory authorities.
14. Audit Rights. Upon reasonable notice and during regular business hours, Customer will permit LexisNexis to inspect the locations at, or computer systems on which LN Services are used, stored or transmitted so that LexisNexis can verify Customer's compliance with the Agreement.
15. D-U-N-S Numbers. D-U-N-S Numbers are proprietary to and controlled by LexisNexis's licensor D&B. LexisNexis and its licensors hereby grant Customer a non-exclusive, perpetual, limited license to use D-U-N-S Numbers (excluding linkage D-U-N-S Numbers) solely for identification purposes and only for Customer's internal business use. Where practicable, Customer will refer to the number as a "D-U-N-S® Number" and state that D-U-N-S is a registered trademark of D&B.
16. Intellectual Property. LN Services constitutes a proprietary, copyrighted work of LexisNexis and/or its licensors, and comprises: (i) works of original authorship, including compiled D&B Score Products containing LexisNexis or its licensors' selection, arrangement and coordination and expression of such LN Services or pre-existing material that has been created, gathered or assembled; (ii) trade secret and other confidential information, including information that derives value or potential value from not being readily known or available; and (iii) information that has been created, developed and maintained by LexisNexis or its licensors at great expense, such that misappropriation or unauthorized use by others for commercial gain would unfairly and/or irreparably harm LexisNexis or its licensors, or reduce the incentive of LexisNexis or its licensors to create, develop and maintain such information. Customer will not commit or permit any act or omission that would contest or impair LexisNexis's or its licensor's proprietary and intellectual property rights in the LN Services, or that would cause the LN Services to infringe the proprietary or intellectual property rights of a third party. Customer will reproduce the copyright and/or proprietary rights legend of LexisNexis and its licensors on all copies of the LN Services.
17. Security Measures. Customer shall implement and maintain security measures with respect to the LN Services in Customer's possession that effectively restrict access to the LN Services only to authorized users with a need to know, and protect the LN Services from unauthorized use, alteration, access, publication and distribution.

LexisNexis Risk Solutions Supplemental Terms & Conditions

Customer assumes responsibility for such authorized users use of the LN Services. In no event shall such security measures be less restrictive than the Customer employs to safeguard its most confidential information, but in no event shall Customer use less than reasonable care. Customer shall supply LexisNexis with a description of such security measures at LexisNexis's request. In the event of an actual or suspected breach of such security measures, Customer shall notify LexisNexis within twenty-four (24) hours.

18. Third Party Beneficiary. Each of LexisNexis's licensors shall be deemed third party beneficiaries of the Agreement for all purposes including, but not limited to, enforcement of its terms against a Customer on their own behalf.
19. Archived Data (Only applicable to Credit Data). The license granted herein may include Archived Data provided by LexisNexis's licensor, and insurance models, statistical relationships and variables, or other related information derived from the Archived Data, provided that, use by Customer of the Archived Data and related information shall be solely on Customer's own behalf. LexisNexis and Customer may retain the Archived Data beyond the applicable license term for historical, archival/back-up and internal or regulatory audit purposes only and not for any other continuing use.
20. (Only applicable to Marketing Data). D&B data furnished hereunder may be used for a period of twelve (12) months beginning on the date of receipt of such D&B data from LN and consistent with the term of the Agreement.
21. Conflicts in Terms. In the event of any conflict between the terms and conditions of the Agreement and these end user terms, the terms and conditions as set forth in these end user terms shall prevail.

END USER CONTRACT TERMS – NOT APPLICABLE TO CREDIT DATA OR MARKETING DATA (COMMERCIAL INSURANCE SERVICES)

22. Customer acknowledges that D&B data is owned by D&B and that the copyright to the D&B data is and shall remain with D&B. Customer also agrees that Customer will not use any D&B trade name, trademark, service mark, logo, or copyrighted materials in any manner without the prior written approval of D&B.
23. D&B data is licensed to Customer for its internal business use and for no other purpose. None of the D&B data may be made available in whole or in part to any third party. Customer agrees that Customer is expressly prohibited from using the D&B data as a factor in establishing an individual's eligibility for (i) credit or insurance to be used primarily for personal, family or household purposes, or (ii) employment. Customer shall not use the D&B data in any way that: (A) infringes, misappropriates, or violates a third party's intellectual property or proprietary rights, including rights of privacy and publicity; (B) violates, or encourages any conduct that would violate, any applicable law or regulation or would give rise to civil liability; or (C) is fraudulent, false, misleading, or deceptive.
24. D&B data furnished hereunder may be used throughout the term of the Agreement. Upon expiration or termination of the license period or the Agreement, Customer shall immediately destroy all originals and copies of any D&B data, and upon request, provide D&B or LexisNexis with certification thereof.
25. Customer agrees to indemnify, defend, and hold harmless D&B and its licensors and providers from any claim or cause of action arising out of or relating to use of the D&B data by (i) individuals or entities which have not been authorized by the Agreement to have access to and/or use the D&B data and (ii) Customer, when such use may be in violation of these terms.
26. Customer acknowledges that D&B and its licensors and providers make no representations or warranties of any kind with respect to the accuracy, current-ness, completeness, timeliness, merchantability, or fitness for a particular purpose of the D&B data or of the delivery mechanism through which the D&B data is provided.

LexisNexis Risk Solutions Supplemental Terms & Conditions

27. Customer agrees that D&B and its licensors and providers will never be liable for consequential, incidental, special, punitive, or other indirect damages, even if advised of the possibility of such damages. Customer also agrees that D&B and its licensors' and providers' aggregate liability, if any, for any and all losses, damages, or injuries which Customer suffers arising out of any acts or omissions of D&B in connection with the Agreement, regardless of the cause of the loss, damage, or injury (including negligence) and regardless of the nature or equitable right claimed to have been violated shall never exceed the amount paid by Customer for the D&B data or \$10,000, whichever is greater.
28. Customer agrees that D&B is a third-party beneficiary of these terms.
29. Conflicts in Terms. In the event of any conflict between the terms and conditions of the Agreement and these end user terms, the terms and conditions as set forth in these end user terms shall prevail.

6. Experian

A. VIN Gateway Services Direct Auto Market Restrictions

a. In no event may Client or any permitted Client distributor (as agreed upon in Client's written agreement with LN) sell, license or otherwise provide any VIN Gateway Services or LN products or services using the VIN Gateway Data to any entity that is engaged in any of the following business activities: (i) vehicle dealers; (ii) vehicle original equipment manufacturers; (iii) vehicle auction companies; (iv) automotive portals, or (vii) automotive aftermarket suppliers, including the sales and marketing functions of such companies ("Direct Auto Market"), except to the following departments of such entities: (i) the legal, collections, human resources or other corporate support departments/functions of such Direct Auto Market companies, (ii) financial institutions, or (iii) automobile finance companies.

b. Additionally, use of the VIN Gateway Data for any of the following purposes is prohibited:

- i. Recall/Advisory Activities: Using VIN Gateway Data to identify specific vehicle owners' names and addresses (typically all owners linked to a range of VIN numbers) for the purpose of notifying them of a product recall or safety advisory issued by an auto manufacturer, supplier or agent.
- ii. Warranty Activities: Using VIN Gateway Data to identify specific records, (e.g. odometer readings, transfer of ownership) associated with a VIN number to identify whether or not a vehicle is still under warranty and providing this determination to, or in connection with, motor vehicle manufacturers, independent warranty or service contract providers.
- iii. Customer Surveys: Using VIN Gateway Data to identify owners of a specific make, model and/or category of vehicles for the purpose of conducting primary consumer research (e.g. telephone interviews, mail surveys) to determine consumer automobile preferences and /or vehicle purchasing trends.
- iv. Vehicle Statistics: Using VIN Gateway Data to compile periodic new and/or used vehicle statistics (e.g. recent sales, vehicles in operation) by geography, vehicle classification, dealer, lender, and/or make/model for the purpose of automobile market share reporting for manufacturers and dealer, indirect lending market share reporting for automotive lenders, retail site planning, promoting automotive brands or dealerships to consumers, and/or dispute resolution between retailers and manufacturers.
- v. Share of Garage Analysis: Using VIN Gateway Data to determine the current vehicles owned by an individual, household or group for the purposes of market research or direct marketing, or determining vehicle purchasing patterns over time (e.g. frequency of purchases, loyalty to specific brands).
- vi. Vehicle Ownership Profiles/Modeling: Using VIN Gateway Data to build direct marketing models for the purpose of promoting vehicles and auto financing products to consumers.
- vii. Vehicle History Reports: Augmenting VIN Gateway Data with accident data, odometer readings, emission readings or state issued vehicle brand data for the purpose of developing a 'Vehicle History Report' competing against AutoCheck and CARFAX by providing vehicle valuations to potential buyers, seller, dealers, Original Equipment Manufacturers, auction houses or financiers of automobiles. This in no way limits use of the VIN Gateway Data to verify the vehicles owned by a consumer or business or to assess the value of vehicles during the process of underwriting, policy auditing, adjusting, examining or settling of a property claim. Furthermore, client shall not provide, sell or license the branded title indicator or lease/lienholder information to any End User/Distributor outside of the insurance industry.

LexisNexis Risk Solutions Supplemental Terms & Conditions

- viii. Fleet Marketing: Using VIN Gateway Data for the purpose of direct marketing to identify and target businesses who own vehicle fleets.
- ix. Direct Marketing: Using the Licensed Data for direct marketing activities such as direct mail or telemarketing.
- x. OEM/AOT: Using VIN Gateway Data for removal of non-owner records of original equipment manufacturers or in connection with providing services to motor vehicle manufacturers.
- xi. Dealer Audit: Using VIN Gateway Data in connection with original equipment manufacturer performance monitoring of auto vehicles or dealers.
- xii. Modeling: VIN Gateway Data shall not be resold or sublicensed for modeling purposes. Resale of any result derived from a model is not prohibited.

B. Experian Security Requirements

The security requirements included in this document represent the minimum-security requirements acceptable to Experian and are intended to ensure that a Third Party (i.e., Supplier, Reseller, Service Provider or any other organization engaging with Experian) has appropriate controls in place to protect information and systems, including any information that it receives, processes, transfers, transmits, stores, delivers, and / or otherwise accesses from Experian.

DEFINITIONS

i. “**Experian Information**” means Experian highly sensitive information including, by way of example and not limitation, data, databases, application software, software documentation, supporting process documents, operation process and procedures documentation, test plans, test cases, test scenarios, cyber incident reports, consumer information, financial records, employee records, and information about potential acquisitions, and such other information that is similar in nature or as mutually agreed in writing, the disclosure, alteration or destruction of which would cause serious damage to Experian’s reputation, valuation, and / or provide a competitive disadvantage to Experian.

ii. “**Resource**” means all Third-Party devices, including but not limited to laptops, PCs, routers, servers, and other computer systems that store, process, transfer, transmit, deliver, or otherwise access the Experian Information.

a. **Information Security Policies and Governance.** Third Party shall have information security policies and procedures in place that are consistent with the practices described in an industry standard, such as ISO 27002 and / or this Security Requirements document, which is aligned to Experian’s information security policy.

b. **Vulnerability Management.** Firewalls, routers, servers, PCs, and all other resources managed by Third Party (including physical, on-premise or cloud hosted infrastructure) will be kept current with appropriate security specific system patches. Third Party will perform regular penetration tests to further assess the security of systems and resources. Third Party will use end-point computer malware detection / scanning services and procedures.

c. **Logging and Monitoring.** Logging mechanisms will be in place sufficient to identify security incidents, establish individual accountability, and reconstruct events. Audit logs will be retained in a protected state (i.e., encrypted, or locked) with a process for periodic review.

d. **Network Security.** Third Party will use security measures, including anti-virus software, to protect communications systems and networks device to reduce the risk of infiltration, hacking, access penetration by, or exposure to, an unauthorized third-party.

e. **Data Security.** Third Party will use security measures, including encryption, to protect Experian provided data in storage and in transit to reduce the risk of exposure to unauthorized parties.

f. **Remote Access Connection Authorization.** All remote access connections to Third Party internal networks and / or computer systems will require authorization with access control at the point of entry using multi-factor authentication. Such access will use secure channels, such as a Virtual Private Network (VPN).

g. **Incident Response.** Processes and procedures will be established for responding to security violations and unusual or suspicious events and incidents. Third Party will report actual or suspected security violations or incidents that may affect Experian to LexisNexis within twenty-four (24) hours of Third Party’s confirmation of such violation or incident.

LexisNexis Risk Solutions Supplemental Terms & Conditions

h. Identification, Authentication and Authorization. Each user of any Resource will have a uniquely assigned user ID to enable individual authentication and accountability. Access to privileged accounts will be restricted to those people who administer the Resource and individual accountability will be maintained. All default passwords (such as those from hardware or software vendors) will be changed immediately upon receipt.

i. User Passwords and Accounts. All passwords will remain confidential and use 'strong' passwords that expire after a maximum of 90 calendar days. Accounts will automatically lockout after five (5) consecutive failed login attempts.

j. Training and Awareness. Third Party shall require all Third-Party personnel to participate in information security training and awareness sessions at least annually and establish proof of learning for all personnel.

k. Experian's Right to Audit. Third Party shall be subject to remote and / or onsite assessments of its information security controls and compliance with these Security Requirements.

l. Bulk Email. Communications into Experian from Third Party will not be "bulk email" communications to multiple Experian employees without the prior written approval of Experian. Third party shall seek authorization via their Experian relationship.

7. Georgia DPPA-regulated data, additional terms for use of the data for the Government Purpose (DPPA 1)

Georgia stipulates that if you are using data for notice for towed, impounded, red light, or parking violations, it is only permissible if the violation/incident occurred outside of the state of Georgia. Use of the data to send traffic notices to consumers for violations that occurred in Georgia is prohibited.

8. Georgia Secretary of State

THIS DATA IS FOR INFORMATIONAL PURPOSES ONLY; CERTIFICATION CAN ONLY BE OBTAINED THROUGH THE OFFICE OF THE GEORGIA SECRETARY OF STATE

9. Google Maps

○ **For Google Maps users, you must comply with** the then-current terms at the URLs listed below:

1. (A) the Google Maps / Google Earth Additional Terms of Service at http://maps.google.com/help/terms_maps.html;
2. (B) the Google Maps / Google Earth Legal Notices at http://maps.google.com/help/legalnotices_maps.html; and
3. the Service's Acceptable Use Policy at https://enterprise.google.com/maps/terms/universal_aup.html.

10. IHS Automotive

FOR INSURANCE CUSTOMERS ONLY

End User Notice. Certain products may include content supplied by IHS Automotive; Copyright © IHS Automotive, 2020.

11. IHS Global Inc.

Important: Your ordering and use of IHS Products, Inc. ("IHS") products is subject to the following Terms of Use

1. The products are licensed to you for your internal use only. You may create reports, presentations or any other discussion document (collectively "work") using the information from IHS or any portion of it for your internal use only. You undertake that such work shall be insubstantial and de minimis in nature; shall not be primarily copy(s) of the materials and shall never be used to create or produce a commercial product.
2. You may not copy, distribute, republish, transfer, sell, license, lease, give, permanently retain, decompile, reverse engineer, disseminate, publish, assign (whether directly or indirectly, by operation of law or otherwise),

LexisNexis Risk Solutions Supplemental Terms & Conditions

transmit, scan, publish, or otherwise reproduce, disclose or make available to others or create derivative works from, the Product or any portion thereof, except as specifically authorized herein.

3. You may retain IHS materials accessed through LexisNexis for up to 12 months, after which you shall immediately delete, destroy or return all originals and copies of such IHS materials, except such materials as you may be required, by applicable law or government regulation for backup purposes - materials retained for such backup purposes shall not be used for any other purpose and shall be destroyed promptly after the retention period required by such law or regulation expires.
4. IHS and its third party information providers make no representations or warranties of any kind with respect to the products, including but not limited to, the accuracy, completeness, timeliness, merchantability or fitness for a particular purpose of the products or of the media on which the product is provided and you agree that IHS and its third party information providers shall not be liable to you for any loss or injury arising out of or caused, in whole or in part, by negligent acts or omissions in procuring, compiling, collecting, interpreting, reporting, communicating or delivering the products.
5. You acknowledge and agree that the products are proprietary to IHS and comprise: (a) works of original authorship, including compiled information containing IHS's selection, arrangement and coordination and expression of such information or pre-existing material it has created, gathered or assembled; (b) confidential and trade secret information; and (c) information that has been created, developed and maintained by IHS at great expense of time and money, such that misappropriation or unauthorized use by others for commercial gain would unfairly or irreparably harm IHS. You agree that you will not commit or permit any act or omission by your agents, employees, or any third party that would impair IHS's copyright or other proprietary and intellectual rights in the products.

12. **Illinois DPPA-regulated data, additional terms for use of the data for the Government Purpose (DPPA 1)**

Data may not in any event be used for traffic violation notifications (toll, red light, parking, speeding, etc.). Use of the data for sending traffic notices to consumers is prohibited.

13. **Indiana Supplemental Terms and Conditions**

The data or information provided is based on information obtained from Indiana Courts on a date that may be obtained by contacting your LN sales representative or as provided in the product. The Division of State Court Administration and the Indiana Courts and Clerks of Court: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information be personally consulting the official records maintained by the court in question.

14. **Michigan Corporations**

Provider, in producing the aforementioned CORPINFO disclaims any liability for the accuracy of any of the information. The CORPINFO is produced and sold for general information purposes only. Said CORPINFO is not to be construed as having the legal effect of a certified copy of any of the information appearing in the data file or an official certification of filing by Provider. When information contained within the CORPINFO is displayed on a video terminal, the following or a similarly worded statement will appear on either the menu screen or the beginning of each corporation record: "THIS DATA IS FOR INFORMATIONAL PURPOSES ONLY. CERTIFICATION CAN ONLY BE OBTAINED THROUGH THE MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS, CSCLB, CORPORATIONS DIVISION."

15. **Michigan Department of Consumer and Industry Services, Corporation and Land Development Bureau**

THIS DATA IS FOR INFORMATIONAL PURPOSES ONLY. CERTIFICATION CAN ONLY BE OBTAINED THROUGH THE MICHIGAN DEPARTMENT OF CONSUMER AND INDUSTRY SERVICES, CORPORATION DIVISION.

LexisNexis Risk Solutions Supplemental Terms & Conditions

16. **Michigan Department of Energy, Labor and Economic Growth**

THIS DATA IS FOR INFORMATIONAL PURPOSES ONLY. CERTIFICATION CAN ONLY BE OBTAINED THROUGH THE MICHIGAN DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH, CORPORATE DIVISION.

17. **National Change of Address Database**

LN is a licensee of the United States Postal Service's NCOALINK database ("NCOA Database"). The information contained in the NCOA Database is regulated by the Privacy Act of 1974 and may be used only to provide a mailing list correction service for lists that will be used for preparation of mailings. If Customer receives all or a portion of the NCOA Database through the LN Services, Customer hereby certifies to LN that it will not use such information for any other purpose. Prior to obtaining or using information from the NCOA Database, Customer agrees to complete, execute and submit to LN the NCOA Processing Acknowledgement Form.

18. **New York State Department of State, Division of Corporations**

The information provided by the Department of State, Division of Corporations is not an official record of the Department of State or the State of New York. LN is not an employee or agent of the Department of State or the State of New York. The Department of State disclaims all warranties, express or implied, regarding the corporation's data.

19. **New York State Unified Court System**

The New York State Unified Court System ("UCS") does not warrant the comprehensiveness, completeness, accuracy or adequacy for any particular use or purpose of the information contained in its databases and expressly disclaims all other warranties, express or implied, as to any matter whatsoever. Neither the UCS, its courts, court-related agencies or its officers or employees shall be responsible for any loss or damage caused by the use of the information contained in any of its databases.

20. **North Carolina Department of the Secretary of State
State Of North Carolina - County Of Wake
(Corporations Data Files)**

THIS DATA IS FOR INFORMATION PURPOSES ONLY AND MAY NOT REFLECT RECENT CHANGES. VERIFICATION OR CERTIFICATION OF INFORMATION IN THIS RECORD CAN ONLY BE OBTAINED THROUGH THE NORTH CAROLINA DEPARTMENT OF THE SECRETARY OF STATE.

21. **Online public record data may not be used for direct marketing**

This data may contain information that may be restricted from marketing use, like phone numbers that have been included on the Do Not Call registry or equivalents. Furthermore, this online public record data may contain public record data from government entities in states that have laws prohibiting using public records for soliciting or contacting consumers to purchase goods or services. Marketing specific products are available.

22. **Pennsylvania Department of State, Corporation Bureau**

THIS DATA IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN OFFICIAL RECORD. CERTIFIED COPIES MAY BE OBTAINED FROM THE PENNSYLVANIA DEPARTMENT OF STATE.

23. **Phone Numbers in General**

All phone numbers in the LN database must be used for legitimate and lawful purposes. It is customer's responsibility to comply with all rules and regulations related to the use and distribution of phone numbers, including landlines, and mobile phone numbers. All use of phone numbers from LN must be done in accordance with applicable law, including Do Not Call where appropriate.

LexisNexis Risk Solutions Supplemental Terms & Conditions

24. Privacy

To the extent that LN or Customer receives personal data from the other, the terms of the LexisNexis Risk Solutions Group Data Protection Addendum at <https://risk.lexisnexis.com/group/dpa> will apply, except to the extent that LN is processing personal data on behalf of Customer, the terms of the LexisNexis Risk Solutions Group Data Processing Addendum at <https://risk.lexisnexis.com/group/dpa> will apply.

25. Private Investigator Use of the LN Services

Investigators shall maintain up to date and current licenses so long as the Private Investigator is accessing the LN Services

26. Property Records (Source A)

You may not use any portion of these Materials to create, replace, supplement or enhance any title, legal, vesting, ownership or encumbrance report. You are prohibited from using the Materials to develop any models, scores, or analytics including any methodology that would seek to value, trend, appraise, insure, encumber, un-encumber or otherwise evaluate real property assets in any manner. You may not comingle, mix or combine Materials with real estate information that you obtain from other sources. You may not disclose or share with any third- party counts, layouts or statistical metrics relating to the Materials. The Materials shall not be used in connection with alternative insurance underwriting approaches or products without first obtaining written permission. Further, the methodology that would see to value, trend, appraise, insure, encumber, un-encumber or otherwise evaluate real property assets in any manner.

27. South Dakota DPPA-regulated data, additional terms for use of the data for the Government Purpose (DPPA 1)

Motor vehicle data may not be used in connection with red light or speed camera violation notifications. Use of this data for sending red light or speed camera notices to consumers is prohibited.

28. SSA VERIFY GATEWAY TERMS & CONDITIONS (For Customers accessing the SSA Verify offering):

- 1.1 (a) This section sets forth additional or amended terms and conditions for the use of the SSA Verify LN Service, which are LN Services as defined in your Agreement and which provide a direct gateway access connection (the "Gateway") to data maintained by the Social Security Administration ("SSA") (as further described in subsection (b) below). The LN Services provided hereunder are not approved, authorized, or endorsed by any government entity, including without limitation the SSA. (b) On behalf of Customer, LN will submit Customer requests for social security verification data maintained by the SSA (the "SSN Data") via the Gateway. Customer acknowledges and agrees that all such requests must contain written consent of the subject consumer to be accepted by the SSA for processing.
- 1.2 For purposes of requesting the SSA Verify LN Service, Customer shall use only the official Form SSA-89 (or its successor) to request consent of the subject consumer, with no additional wording added. Form SSA-89 is available at: <https://www.ssa.gov/forms/ssa-89.pdf>. Customer shall list the "Agent" on the Form SSA-89 as: LexisNexis Risk Solutions Inc.
- 1.3 As required by the SSA, Customer acknowledges the following:
 - 1.3.1 Section 1140 of the Social Security Act authorizes SSA to impose civil monetary penalties on any person who use the words "Social Security" or other program-related words, acronyms, emblems and symbols in connection with an advertisement, solicitation or other communication, "in manner which such person knows should know would convey, or in a manner which reasonably could be interpreted or constructed as conveying, the false impression that such item is approved, endorsed, or authorized by the Social Security Administration..." 42 U.S.C. 1320b-10(a)
 - 1.3.2 Customer is specifically prohibited from using the words "Social Security" or other program-related words, acronyms, emblems and symbols in connection with an advertisement for "identity verification";
 - 1.3.3 Customer is specifically prohibited from advertising that SSN verification provides or serves as identity verification;
 - 1.3.4 Notwithstanding anything to the contrary in any agreement between Customer and LN, the SSA shall have the right of access to all of LN's books and records associated with the LN's participation in the Consent Based Social

LexisNexis Risk Solutions Supplemental Terms & Conditions

Security Number Verification program at any time;

- 1.4 Notwithstanding anything to the contrary in the Agreement, Customer shall establish, maintain and follow policies and procedures to protect the SSN Data, including policies and procedures to report to LN lost or compromised, or potentially lost or compromised, SSN Data, as follows:
 - 1.4.1 Customer shall inform any individual or entity authorized by it to handle the SSN Data (each, an “Authorized User”) of their responsibility to safeguard such information. In addition, Customer shall, within reason, take appropriate and necessary action to (1) educate Authorized Users on the proper procedures designed to protect the SSN Data, and (2) enforce their compliance with the policy and procedures prescribed.
 - 1.4.2 If Customer or any of its Authorized Users become aware or suspects that any SSN Data has been lost, compromised, or potentially compromised, Customer, in accordance with its incident reporting process, shall provide immediate notification of the incident to LN in accordance with the security reporting provisions of the Agreement. Customer shall act to ensure that each Authorized User has been given information as to how to contact LN in such circumstances. Customer shall provide LN with updates on the status of the reported SSN Data loss or compromise as they become available but shall not delay the initial report.
 - 1.4.3 Customer shall provide completed and accurate information about the details of the possible SSN Data loss to assist LN, including the following information.
 - 1.4.3.1 Contact information;
 - 1.4.3.2 A description of the loss, compromise, or potential compromise (i.e., nature of loss/compromise/potential compromise, scope, number of files or records, type of equipment or media, etc.) including the approximate time and location of the loss;
 - 1.4.3.3 A description of safeguards used, where applicable (e.g., locked briefcase redacted personal information, password protection, encryption, etc.);
 - 1.4.3.4 Name of LN employee contacted;
 - 1.4.3.5 Whether Customer or the Authorized User has contacted or been contacted by any external organizations (i.e., other agencies, law enforcement, press, etc.);
 - 1.4.3.6 Whether Customer or the Authorized User has filed any other reports (i.e., Federal Protective Service, local police, and SSA reports); and
 - 1.4.3.7 Any other pertinent information.
- 1.5 If the SSA returns SSN Data on the subject consumer via the Gateway, then LN will format the SSN Data on behalf of Customer and transmit the formatted SSN Data to Customer. LN will retain a copy of the SSN Data so delivered for Customer’s internal auditing functions, but LN will not maintain a database of SSN Data from which Customer may access previously submitted searches or other output for other uses. LN is not a “consumer reporting agency” or “reseller” (as those terms are defined in the FCRA) with respect to the SSN Data, and the SSN Data does not constitute “consumer reports,” as that term is defined in the FCRA. Customer agrees to treat the SSN Data as a non-FCRA service. Accordingly, the SSN Data may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. SSN Data may be used only for the purpose stated in the written consent form from the subject consumer and shall make no further use or re-disclosure of the verification. This subsection supplements the non-FCRA acknowledgments and prohibitions pertaining to the LN services under the Agreement.

29. **TO ALL SUBSCRIBERS PURCHASING THE SOCIAL SECURITY ADMINISTRATION'S LIMITED ACCESS DEATH MASTER FILE (LADMF):** As a result of a court case under the Freedom of Information Act, SSA is required to release its death information to the public. SSA's Limited Access Death Master File (LADMF) contains the complete and official Social Security Administration (SSA) database extract, as well as updates to the full file of persons reported to SSA as being deceased. SSA authorizes the use of this database as an identity verification tool. However, you, as a subscriber/purchaser of SSA's (LADMF) are advised at the time of initial purchase that the LADMF does have inaccuracies and SSA DOES NOT GUARANTEE THE ACCURACY OF THE LADMF FILE. SSA does not have a death record for all deceased persons. Therefore, the absence of a particular person on this file is not proof that the individual is alive. Further, in rare instances, it is possible for the records of a person who is not deceased to be included erroneously in the LADMF. If an individual seeing your copy of the LADMF has a complaint that they find erroneous data/death information on that LADMF, you should advise them to follow the procedures listed below. In fact, you should be providing the information below in your publication, if any, of the LADMF: **ERRORS** - If an individual claims that SSA has incorrectly listed someone as deceased (or has incorrect dates/data on the Limited Access Death Master File (LADMF), the individual should be told

LexisNexis Risk Solutions Supplemental Terms & Conditions

to contact their local social security office (with proof) to have the error corrected. The local social security office will: (1) make the correction to the main NUMIDENT file at SSA and give the individual a verification document of SSA's current records to use to show to any company, recipient/ purchaser of the LADMF that had the error, OR, (2) find that SSA already has the correct information on the main NUMIDENT file and LADMF (probably corrected sometime prior), and give the individual a verification document of SSA's records to use to show to any company, subscriber/purchaser of the LADMF that had the error. In the latter case (2 above), the LADMF subscriber (you) probably received the incorrect death data sometime prior to the correction on SSA's main records. (The only way you can now get an updated LADMF with the correction would be to again purchase the entire LADMF file and keep it current with all of the MONTHLY OR WEEKLY UPDATES - See MANDATORY REQUIREMENTS below). You should accept proof from the individual (their own records or the verification s/he received from the local social security office) and correct your copy of the LADMF. You should also notify any organizations to which you sold the LADMF that this correction needs to be made. MANDATORY REQUIREMENTS: It is mandatory that all subscribers of the LADMF intending to use its data on a continuing basis must, after receiving an updated complete LADMF FULLFILE keep that file updated by continually purchasing all MONTHLY OR WEEKLY UPDATES (NEW DEATHS/ CHANGES/DELETIONS), beginning with the same month as the Full File. If you are not meeting SSA's requirements because you are not receiving the MONTHLY OR WEEKLY UPDATES ON A CONTINUING BASIS immediately after receiving the FULL FILE, then you are NOT keeping your LADMF up-to-date with SSA's records. Thus, you are working with a LADMF with an increased number of unnecessary inaccuracies and possibly adversely affecting an increased number of individuals. NO ONE IS TO SELL THE LADMF WITHOUT REQUIRING CONTINUOUS SUBSCRIBERS TO ADHERE TO THIS MANDATORY REQUIREMENT FOR KEEPING THEIR LADMF UP-TODATE. YOU, AS A LADMF SUBSCRIBER, ARE REMINDED THAT YOU SHOULD NOT TAKE ANY ADVERSE ACTION AGAINST ANY INDIVIDUAL WITHOUT FURTHER INVESTIGATION TO VERIFY THE DEATH LISTED. If you, as a subscriber to SSA's LADMF, are making available/selling SSA's LADMF information to others, you MUST ALSO PROVIDE THEM WITH A COPY OF THIS NOTICE. NOTE: DO NOT TELL ANYONE TO CONTACT NTIS OR SSA HEADQUARTERS FOR CORRECTIONS! CORRECTIONS MUST BE MADE AT THE LOCAL SOCIAL SECURITY OFFICE SERVICING THE INDIVIDUAL.

30. **State of Washington Administrative Offices of the Courts**

Not all information provided by Washington Administrative Offices of the Courts is being made available in the report.

31. **Wisconsin Circuit Court Data Subscription**

1. If Subscriber publishes or releases WCCA Information relating to any criminal case to any other person in whole or in part, directly or as part of a compilation, Subscriber shall restate prominently the following advisory that appears on the WCCA website:
2. Notice to employers: It may be a violation of state law to discriminate against a job applicant because of an arrest or conviction record. Generally speaking, an employer may refuse to hire an applicant on the basis of a conviction only if the circumstances of the conviction substantially relate to the particular job. For more information, see Wisconsin Statute 111.335 and the Department of Workforce Development's Arrest and Conviction Records under the Law publication.

32. **Zumingo, Inc.**

For Phone Finder, One Time Password (OTP), Authentication by Weblink, and customers accessing phone ownership data from mobile network operators in Canada or about Canadians, such customers must obtain consumer consent prior to accessing these offerings and such consent must include at least the following terms verbatim:

You authorize your wireless carrier to disclose to [Your Company Name] and its third-party service providers your mobile number, network status, customer type, customers role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status and device details, if available, solely to verify your identity and prevent fraud for the duration of the relationship. See our Privacy Policy to see how we treat your data.