

INTERSECTIONS INC. PRIVACY POLICY FOR IDGUARDIAN.COM

This Privacy Policy applies to www.idguardian.com (the "Site"), operated and controlled by Intersections Inc. (either "we," "us" "Website Publisher" or "Intersections"). At Intersections, we value your privacy and we want you to understand clearly how we use and protect your information. Please take a moment to review this Privacy Policy.

General Scope

IDGuardian.com (the "Site") is collaboratively developed by its Users (referred to as "Users," "you," or "your"). Anyone with Internet access (and not otherwise restricted from doing so) may post content on the Site. By doing this, Users create a published document, and a public record of every word added, subtracted, or changed. This is a public act, and Users are identified publicly as the author of such changes. By contributing content to the Site, Users may reveal their IP address, and possibly other personal information, indiscriminately to the general public.

This site may contain links to other sites. The Website Publisher does not share your personal information with those Web sites and is not responsible for their privacy practices. We encourage you to learn about the privacy policies of those companies.

This Privacy Policy covers personally identifiable information collected or stored by the Site or Intersections Inc. on its servers in relation to the Site. This Privacy Policy only applies to private information stored or held by the Site that is not publicly available. This Privacy Policy does not govern information we use to provide products and services (please review Intersections Inc.'s Consumer Privacy Policy [here](#)).

Information we may collect

You may provide personal information to the Site in one of four ways: (1) when you register as a User; (2) by sharing your email address and subscribing to email newsletters or requesting Site updates (for example, by subscribing to RSS feeds); (3) by sharing information when you provide content to be published; and (4) when you post comments. Any of the personal information that you may provide to the Website Publisher when browsing or navigating the Site shall be kept confidential, unless disclosed by you.

In addition to personal information, we may also collect other information including, but not limited to, your IP address, the operating system you are working on, the internet browser you are using, and the domain name of your internet service provider.

Information we may disclose to our affiliates

Our affiliates are entities that are controlled by Intersections Inc., that control Intersections Inc., or are under common corporate control with Intersections Inc. Our affiliates may include financial service providers, such as insurance agencies, and other companies, such as background screening and other identity management companies. The companies to whom we may disclose your personal information, as described above, may include our affiliates. We also may disclose information to our affiliates as permitted or required by law, including disclosure in accordance with your express instructions or consent or the express instructions or consent of your authorized representative.

Information sharing

If you choose to provide us with your personal information, either directly or indirectly by using the Site, we may transfer that information, within Intersections Inc. or to a third party service provider as necessary to administer and run this Site. *We will not use or sell your personal information for marketing purposes.*

Your personal information is never shared outside Intersections, its affiliates, or its third party service providers without your permission, except under conditions listed below:

- As necessary to provide access to the Site or operate the Site
- As required by law

Cookies

If you access the Site, we may use cookies to analyze how our visitors use the Site. Cookies are small bits of computer code that we install on your computer. We use cookies to make your visit to the Site easier, and to collect information such as traffic, viewing and usage patterns, but only on an anonymous basis.

A cookie file can contain information such as a user ID to track the pages visited, but the only personal information a cookie can contain is information you supply yourself. These files are used for site registration and customization the next time you visit us.

Some parts of the site may also use cookies to track user traffic patterns. The Website Publisher does this in order to determine the usefulness of the Site and to see how effective our navigational structure is in helping users reach information on the Site. Please note that cookies cannot read data off of your hard drive. Your Web browser may allow you to be notified when you are receiving a cookie, giving you the choice to accept it or not. If you prefer not to receive cookies while browsing the Site, you can set your browser to warn you before accepting cookies and refuse the cookie when your browser alerts you to its presence. You can also refuse all cookies by turning them off in your browser. By not accepting cookies, some pages may not fully function and you may not be able to access certain information on this Site.

Restricted access

To access our Site, you are required to select a user name and provide your email address. It is your responsibility to restrict access to your user name so that only you may gain entry to this Site.

Other Web sites

You may access our Site through other Web sites. We are not responsible for the collection of information by those other Web sites, and are not bound by any policies or statements made on such sites. Other Web sites, Internet search engines and marketing companies through which you access our Site may use persistent or session cookies and collect information such as traffic, viewing and usage patterns.

Children's privacy

Our Site is designed for use only by individuals who are 13 years or older. We do not knowingly solicit or retain information from individuals who are less than 13 years old. If you are less than 13 years old, please do not submit any personal information to us.

Changes to our privacy policy and other changes

We will not change this Privacy Policy until those changes are posted on our Site. If you use this Site, you agree that we may notify you of changes to our Privacy Policy by updating our Site.

If we are acquired by another company or business, merge with another company or business, or complete a similar business transaction, your personal information may be transferred as part of that transaction. We will post notice of that transaction on this Site for a limited period of time.

A note on content

Any information you disclose voluntarily becomes public information. We cannot control the actions of our Site Users and advise you to use discretion in sharing information about yourself on the internet. All information sharing is optional and done so at your own risk. The Website Publisher reserves the right to remove any content deemed to be inappropriate in its sole discretion.

Questions and comments

If you have questions or comments about our Privacy Policy, please contact us at IDGuardian@Intersections.com.

Last Updated August 6, 2009