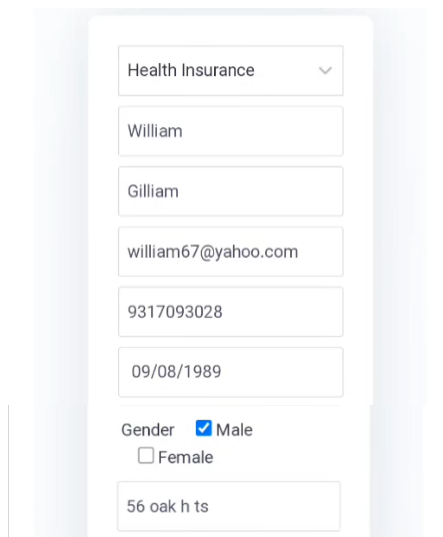


EXHIBIT 2

a “Provider”) to offer for sale and to sell, insurance and other products to potential consumers who have applied through the Site to receive insurance or other authorized quotations from a Provider (each, a “Prospect”), and all Prospects and potential Prospects that use the Site are collectively called the Site’s “Users”. A true and correct copy of Top American’s Terms and Conditions are attached as **Exhibit 2-1** hereto.

4. I am familiar with Top American’s process for maintaining its records, including the Terms and Conditions and all related agreements with its Users, which includes terms to which Gilliam agreed. Part of Top American’s record-keeping process involves the use of software that screen records the User, tracking user information, clicks, and consents to the Terms and Conditions and the Privacy Policy on the Site. In connection with my duties as a sole member of Top American and the manager of the Site, I have access to and am generally familiar with the records maintained by Top American through this software and have reviewed those records.

5. On December 4, 2023, Gilliam entered his personal information into Top American’s Site and clicked the boxes accepting the “TCPA” waiver, the “Terms and Conditions” and the “Privacy Policy”:



Health Insurance

William

Gilliam

william67@yahoo.com

9317093028

09/08/1989

Gender Male
 Female

56 oak h ts

Erin

TN

37061

I've read and Agree with [TCPA](#)

I Accept [Privacy Policy](#), [Partners](#) and [Terms and Conditions](#)

A true and correct copy of the screen-recorded video displaying Gilliam’s clicks and submissions is submitted to the Court as **Exhibit 2-2**.

6. After clicking the boxes below, Gilliam then clicked “Submit” to provide his personal information to Top American:

I've read and Agree with [TCPA](#)

I Accept [Privacy Policy](#), [Partners](#) and [Terms and Conditions](#)

Submit

By clicking the "Submit" button, I provide my electronic signature and represent that I am at least 18 and agree to this website's [Privacy Policy](#) and [Terms and Conditions](#). I also provide my express

(Ex. 2-2.)

7. Below the “Submit” button was the following disclaimer:

By clicking the "Submit" button, I provide my electronic signature and represent that I am at least 18 and agree to this website's [Privacy Policy](#) and [Terms and Conditions](#). I also provide my express written consent and authorization to the owner of this website and/or the agents of one or more of the listed [Partners](#) to contact me for marketing/telemarketing purposes such as Medicare Supplement Plans, Medicare Advantage, Prescription Drug Plans, Auto Insurance, Life or Final Expense Insurance, at the number and address provided above, including my wireless number if provided, using live operators, automated telephone dialing systems, artificial voice or pre-recorded messages, text messages and/or emails, if applicable, even if I have previously registered the provided number on any Federal or State Do Not Call Registry. I understand that my consent is not required as a condition of purchasing goods or services and can be revoked at any time

(**Ex. 2-2.**) In addition, a true and accurate copy of the Site's webpage is attached as **Exhibit 2-3** hereto.

8. Section 2 of the Terms and Conditions contains an Arbitration Agreement. (**Ex. 2-1, Sec. 2.**)

9. The Terms and Conditions allow a user to opt-out of Arbitration Agreement by written notice thirty (30) days after agreeing to the Terms and Conditions. (**Ex. 2-2, Sec. 2.**) Top American did not receive a written opt-out notice from Gilliam within thirty (30) days of him agreeing to the Terms and Conditions.

10. By submitting his information to Top American, Gilliam consented to Top American selling his information to its Providers, vendors, and other parties. (**Ex. 2-1, Sec. 1.**) A true and accurate copy of the Top American's Privacy Policy is attached hereto as **Exhibit 2-4**, which further informs Gilliam that Top American collects his personal information.

11. Top American sold Gilliam's personal information including his name and phone number (the "Lead") to JLN CORP d/b/a P1 Solutions ("P1 Solutions").

12. It is my understanding that P1 Solutions sold the Lead to Prince Health.

13. All of the matters set forth above are based upon my review of records and documents regularly maintained in the ordinary course of business and under a business duty, or

that are within my personal knowledge, and if called as a witness, I could and would testify competently to the matters stated herein.

FURTHER DECLARANT SAYETH NOT.

VERIFICATION

I, **HAMMAD MALIK**, pursuant to 28 U.S.C. § 1746, declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my knowledge, information, and belief.

**TECHFORCEMEDIA, LLC D/B/A TOP
AMERICAN INSURANCE**

A handwritten signature in black ink that reads "Malik" with a horizontal line drawn through it.

Hammad Malik
Sole Member of Techforcemedia LLC d/b/a
Top American Insurance

EXHIBIT 2-1



TOP AMERICAN INSURANCE TERMS OF USE

Last Updated: 01 July 2023

PLEASE READ THESE TERMS AND CONDITIONS OF USE CAREFULLY BEFORE USING THIS SITE

By accessing Top American Insurance, using any of our services and/or accessing and using any other websites on which these Terms and Conditions reside (collectively also referred to herein as the "Site"), or any of the Site's Content (as defined below), you acknowledge that you agree to and are subject to the following Terms and Conditions, including without limitation, binding arbitration (described in Section 2 below), the Top American Insurance Privacy Policy, E-Sign Consent, and any operating rules, policies, and procedures that may be published from time to time on this Site (collectively, the "Terms"). NOTE THAT THESE TERMS CONTAIN PROVISIONS THAT GOVERN THE RESOLUTION OF DISPUTES BETWEEN US AND YOU AND THAT LIMIT OUR LIABILITY TO YOU.

If you do not agree to these Terms, you may not access or otherwise use the Site or the Content. The Terms constitute a legally binding agreement between you and us, Top American Insurance, the operator of the Site (hereafter referred to as "we", "us" or "our"). References in these Terms to "Site operator," "we", "us" and "our" include our affiliates (including, without limitation, Top American Insurance), agents, successors and assigns. The Site is available only to, and may only be used by, individuals who can form legally binding contracts under applicable law. Without limiting the foregoing, the Site is intended for and made available only to residents of the United States, age 18 or older. By accessing and using the Site, you accept and agree to, without qualification, the Terms and represent and warrant that you have the

[Case 1:24-cv-00033](#) [Document 11-2](#) [Filed 04/19/24](#) [Page 9 of 51](#) [PageID #: 51](#)

authority to bind the User (as defined below) to these Terms and that your use of the Site, including the provision or use of any Content, does not violate any applicable law.

1. Our Services

The Site acts as a portal to facilitate insurance agents, insurance companies, lead aggregators and other similar parties (each a "Provider") to offer for sale and to sell, insurance and other products to potential consumers who have applied through the Site to receive insurance or other authorized quotations from a Provider (each, a "Prospect"), and all Prospects and potential Prospects that use the Site are collectively called the Site's "Users" (and hereafter may be referred to as "you" or "your"). We may, with a Prospect's authorization, collect certain information (a "Lead") about a Prospect and sell the Lead to a Provider. We are not responsible for the legality, safety or quality of the products offered for sale by a Provider, the accuracy or veracity of the representations regarding the products, the ability of Providers to sell the products or the ability of Prospects to pay for the products. For all purposes we are an independent contractor.

With the exception of certain life insurance transactions, we do not issue insurance contracts or bind coverage. We are not responsible for, nor do we assume any financial or other liability whatsoever, for the conduct of any Prospect or Provider. With the exception of certain life insurance transactions, we do not endorse or recommend any Providers or insurance policies or other related products offered by such Providers. With the exception of certain life insurance transactions, we do not provide any type of insurance, tax, financial, legal or any other advice. We do not guarantee that any Providers to whom we send a Prospect's application will contact the Prospect or agree to provide the Prospect with the requested insurance coverage. If you would like personal advice or insurance specific policy recommendations, please consult with a qualified professional. Be advised that we do not offer or sell any insurance or other products shown on the Site.

2. Dispute Resolution By Binding Arbitration

PLEASE READ THIS CAREFULLY. IT AFFECTS YOUR RIGHTS. You agree to attempt in good faith to settle any dispute or claim that has or may arise between us, which arises out of or relates in any way to these Terms or your use of the Site or the Content, including, without limitation, any dispute or claim between you and a Provider (each, a "Claim"), by way of consultations between you and us, which consultations will be initiated upon written notice by any party to the other (the "Consultation Notice"). The Consultation Notice must describe the nature and basis of the Claim and set forth the specific relief sought ("Demand"). If such Claim cannot be resolved within thirty (30) days after the Consultation Notice is received, any party to the consultations may initiate an arbitration proceeding upon written notice to the other party in accordance with this Section 2. Any notice to us under this Section 2 should be addressed to: info@topamericaninsurance.com ("Notice Address"). You agree to arbitrate all Claims between you and us, or any Provider, that cannot be amicably resolved in accordance with the foregoing paragraph. This agreement to arbitrate is intended to be broadly interpreted.

It includes, but is not limited to: (a) claims arising out of or relating to any aspect of your relationship with us, whether based in contract, tort, statute, fraud, misrepresentation or any other legal theory; and (b) claims that could be alleged as class action Claims (and you agree to waive the right to participate in a class action in accordance with this Section 2). For the avoidance of doubt, references in this Section 2 to "Site operator," "Provider," "we", "Prospect", "you," and "us" include our respective subsidiaries, affiliates, agents, employees, predecessors in interest, successors and assigns, as well as all authorized or unauthorized users or beneficiaries of the services, information or Site Content available through the use the Site. This arbitration agreement does not preclude you from bringing an individual action in small claims court if your claims qualify, and so long as the matter remains in such court and advances only on an individual (non-class, non-representative) basis. Further, this arbitration agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, including, for example, the Federal Communications Commission or the Federal Trade Commission.

You agree that, by entering into this arbitration agreement, you and we are each waiving our respective rights to a trial by jury or to participate in a class or representative action, and that arbitration of disputes pursuant to this Section 2 shall

be in your individual capacity. THIS MEANS YOU ARE LIMITING YOUR RIGHT TO APPEAL AND ARE WAIVING YOUR RIGHTS TO OTHER AVAILABLE RESOLUTION PROCESSES, SUCH AS A COURT ACTION. THE ARBITRATOR MAY NOT CONSOLIDATE, COMBINE, OR JOIN THE CLAIMS OF OTHER PARTIES WHO MAY BE SIMILARLY SITUATED OR OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING. You acknowledge and agree that the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this Agreement.

The arbitration will be governed by the American Arbitration Association (“AAA”) under its then-prevailing rules and procedures, including the AAA’s Supplementary Procedures for Consumer-Related Disputes (collectively, the “AAA Rules”), as modified by this Agreement (but expressly excluding the Supplementary Rules for Class Arbitration and any other AAA Rules that conflict with the waiver of class arbitration and representative proceedings below), and will be administered by one (1) arbitrator with relevant industry experience appointed in accordance with the AAA Rules. The AAA Rules are available at <https://www.adr.org/Rules> or by calling (800) 778-7879.

The arbitrator is bound by the terms of this Agreement and shall apply Delaware law consistent with the Federal Arbitration Act and applicable statutes of limitations, and shall honor claims of privilege recognized at law. All issues are for the arbitrator to decide, including, without limitation, issues relating to the applicability and enforceability of this arbitration agreement.

Unless otherwise mutually agreed by the parties to the arbitration, any arbitration hearings under this Section 2 will take place in the county where you are domiciled. If your Claim is for \$5,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your Claim exceeds \$5,000, the right to a hearing will be determined by the AAA Rules. Except as otherwise provided for in this Section 2, in any arbitration between you and us under this Section 2, all AAA filing, administration and arbitrator fees for any arbitration initiated in accordance with the notice requirements above where Claims for damages do not exceed \$10,000 shall, at your written request, be paid by us.

Any request for payment of fees by us shall be submitted by mail to the AAA along with your demand for arbitration, and we will make arrangements to pay all necessary fees directly to the AAA. If the value of the relief sought is more than \$10,000 and you are able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, we will pay as much of the filing, administration and arbitrator fees as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive.

If, however, the arbitrator finds that either the substance of your Claim or the relief sought in the Demand is frivolous or brought for an improper purpose, you agree to reimburse us for all monies previously disbursed that are otherwise your obligation to pay under the AAA Rules.

The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. The arbitrator shall not be bound by rulings in prior arbitrations involving our other Users, but is bound by rulings in prior arbitrations involving the same User to the extent required by applicable law.

With the exception of the provision in the preceding paragraph prohibiting class arbitration or representative proceedings, if an arbitrator or court decides that any part of this Section 2 is invalid or unenforceable, the other parts of this Section 2 shall still apply to the maximum extent possible. In the event that the foregoing prohibition on class arbitration or representative proceedings is deemed invalid or unenforceable, then the entirety of this Section 2 shall be null and void. The remainder of the Terms, including, without limitation, Section 16 (Choice of Law and Forum), will remain in force.

You may opt-out of this arbitration provision only by written notice to us at the Notice Address (info@topamericaninsurance.com) within thirty (30) days of your acceptance of this agreement, which notice shall include your name, address, and a clear statement that you do not wish to resolve disputes with us through arbitration.

If we make any change to this arbitration provision (other than a change to the Notice Address) during the term of your relationship with us, that change shall not apply to

any Claim against us initiated prior to the effective date of the change. The change shall apply to all other Claims that have arisen or may arise between you and us. We will notify you of changes to this arbitration provision by posting the amended terms on the Site or by email, in each case at least thirty (30) days before the effective date of the changes.

Notwithstanding anything to the contrary in these Terms, Providers shall be third party beneficiaries of the rights to dispute resolution and arbitration set forth in this Section 2, and each Provider shall have the right to enforce this Section 2 against Users as if such Provider were a party to the agreement set forth in this Section 2 in the event of any dispute or claim between you and such Provider based on or relating to any transaction or interaction between you and such Provider that is enabled by or arises in connection with your use of the Site.

DO NOT USE THIS SITE IF YOU DO NOT AGREE TO THE FOREGOING BINDING ARBITRATION PROVISIONS.

3. Personal Use

We do not charge Users to access the Site. We grant each User a limited, revocable, non-exclusive license to access the Site and the text, images, maps, files, photos, information and other materials on the Site (the "Content") in order to view, access or make inquiries to us regarding our services, in accordance with these Terms. Any other use of the Site is expressly prohibited. This limited license does not include any right of display, copying, aggregation, collection, or derivative use of the Site nor any right of use of spiders, data mining, robots or similar data extraction and gathering tools without our prior express written permission. Any rights not expressly granted herein are reserved by us.

4. Downloading of Information from the Site and Proprietary Rights

All Content and the Site itself is protected by copyright and database rights as a compilation and/or collective work, pursuant to U.S. copyright laws, other copyright laws, trademark laws, and international conventions. The Content is only for each User's personal use in accordance with Section 3 (Personal Use). All Users agree to

abide by these Terms and any and all additional information, restrictions or copyright notices contained in or relating to any Content on the Site. Copying or storing any Content other than for noncommercial, personal use is expressly prohibited without prior written permission from us or the applicable copyright holder. You acknowledge and agree that Top American Insurance and its respective affiliates, own the data gathered by the Application. By displaying, publishing, or otherwise posting Content on our through the Site, you hereby grant to Top American Insurance a non-exclusive, sub-licensable, irrevocable, worldwide, fully-paid, royalty free license to use, modify, publicly display, reproduce, publish, and distribute such User Content in any and all media now known or hereafter developed without the requirement to make payment to you or any third party or to seek your or any third party's permission.

5. Unauthorized Use

Unless otherwise provided herein, or unless otherwise allowed under applicable law, you may not do any of the following without our prior written consent:

Upload, post, display, copy, republish, reproduce, transmit, or distribute any Content in any form whatsoever;

Reproduce any portion of the Site on your website or, using any device, including but not limited to use of a border or frame environment around the Site, or other framing technique to enclose any portion or aspect of the Site, or replicate or mirror any portion of the Site;

Reverse engineer disassemble, copy, or duplicate any part of the Site;

Modify, translate into any written or computer language, or create derivative works or translations from any Content or part of the Site;

Offer for sale, sell, license, or transfer, in any form, any portion of the Site any third parties;

Use any spider, robot or other automated device or automated or manual process to copy, monitor, or keep a database copy of the Content or any portion of the Site;

Use the Site other than to make legitimate inquiries to us regarding our services or to learn about our services;

Use the Site to create any fraudulent or false inquiry or account;

Transmit or post any abusive, threatening, unlawful, defamatory, libelous, false, misleading indications of origin or statements of fact, vulgar, obscene, indecent, sexually explicit, pornographic, profane or inflammatory material, or any material that could constitute or encourage conduct that would be considered a criminal offense, give rise to civil liability, or otherwise violate any law or for any other purpose that is unlawful or prohibited by these Terms;

Access or use the Site in any way that, in our sole discretion, adversely affects the function or performance of the Site or any other networks or computer systems used by us or the Site, or infringes on our or any third party's trademark, copyright, patent rights, rights of privacy or publicity or any other proprietary rights;

Transmit or upload to the Site, or use in connection with the Site, any software, device or routine that contains viruses, worms, time bombs, Trojan horses or other computer programming routines that may interfere with or attempt to interfere with, damage or in any way intercept the normal operation of the Site, or appropriate the Site or any system, or take any action that imposes an unreasonable load on our computing platform;

Circumvent any encrypted data or gain access to more materials or data than was licensed or use the Site in any manner which violates these Terms or any applicable laws; or

Attempt to gain unauthorized access to the Application or any computer system used to provide the Application, circumvent any access restriction or security measures with respect to the Application, or disclose your access information or otherwise give access to the Application to any third party.

Unauthorized access to and/or use of the Site, or the telecommunications or computer facilities used to deliver the Site, is a breach of these Terms and is a violation of law. Further, unauthorized access to and/or use of the Application may result in your license to use the Application being terminated immediately, and you may be denied future participation in any telematics offering distributed by Top American Insurance. Your internet service provider and/or mobile carrier may also remove you from their services in response to violations of these Terms applicable to the Application. If you are or become aware of or experience any Content, activity or communication through or in connection with the Site that appears to be in violation

of the above, or in violation of any other provision of these Terms, we ask that you please inform us of any such violation by sending notification to info@topamericaninsurance.com.

6. Site Changes

We may change, discontinue or suspend any aspect of the Site at any time, including the availability of any Site features, Content or database. We may also impose limits on certain services or features or restrict your access to all or part of the Site without notice to you or liability to us.

7. Our Privacy Policy

When you use the Site, you consent to the collection and use of your personally identifiable information in accordance with the Top American Insurance Privacy Policy, which is incorporated into these Terms. Our Privacy Policy explains our information collection practices and safeguards, how we use and share your information, and how to opt-out of receiving communications from us.

8. Identity Verification

We encourage all Users to use appropriate caution when interacting with anyone whom you may be doing business with specifically via the Site or generally via the Internet.

9. LIMITATION OF LIABILITY

IN NO EVENT WILL WE OR ANY OF OUR OFFICERS, DIRECTORS, SHAREHOLDERS OR EMPLOYEES, OR THOSE OF ANY APPLICATION MARKETPLACE PROVIDER, BE LIABLE FOR ANY LOST PROFITS, COVER, LOSS OF REVENUE OR ANY INDIRECT, CONSEQUENTIAL, SPECIAL, INCIDENTAL, OR PUNITIVE DAMAGES ARISING OUT OF, BASED ON, OR RESULTING FROM YOUR USE OF THE SITE, YOUR INABILITY TO USE THE SITE, OR ANY TRANSACTION BETWEEN US OR BETWEEN YOU AND PROVIDERS THAT IS ENABLED BY OR ARISES IN CONNECTION WITH YOUR USE OF THE SITE,

EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THESE LIMITATIONS AND EXCLUSIONS APPLY WITHOUT REGARD TO WHETHER THE DAMAGES ARISE FROM (i) BREACH OF CONTRACT, (ii) BREACH OF WARRANTY, (iii) STRICT LIABILITY, (iv) TORT, (v) NEGLIGENCE, (vi) STATUTE, OR (vii) ANY OTHER CAUSE OF ACTION, TO THE MAXIMUM EXTENT SUCH EXCLUSION AND LIMITATIONS ARE NOT PROHIBITED BY APPLICABLE LAW. IN ALL EVENTS, OUR LIABILITY, TO YOU OR TO ANY THIRD PARTY IN ANY CIRCUMSTANCE ARISING OUT OF OR IN CONNECTION WITH THE SITE IS LIMITED TO THE GREATER OF (a) THE AMOUNT OF FEES ACTUALLY RECEIVED BY US FROM YOU DURING THE CALENDAR MONTH DURING WHICH SUCH ALLEGED CLAIM(S) ACCRUED, AND

(b) \$200.00. Any cause of action you may have hereunder or with respect to your use of the Site must be commenced within one (1) year after the claim or cause of action first arises. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL, CONSEQUENTIAL, OR OTHER DAMAGES; AS A RESULT, THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU AND THE FOREGOING PARAGRAPH SHALL NOT APPLY TO A RESIDENT OF NEW JERSEY TO THE EXTENT DAMAGES TO SUCH NEW JERSEY RESIDENT ARE THE RESULT OF Top American Insurance'S NEGLIGENT, FRAUDULENT OR RECKLESS ACT(S) OR INTENTIONAL MISCONDUCT.

10. DISCLAIMER

THE SITE, INCLUDING ALL CONTENT, SERVICES, FUNCTIONS, SOFTWARE, MATERIALS AND INFORMATION MADE AVAILABLE ON OR ACCESSED THROUGH THE SITE, IS PROVIDED ON AN "AS IS, AS AVAILABLE" BASIS, AND Top American Insurance DOES NOT OFFER MAINTENANCE OR SUPPORT SERVICES FOR ANY PORTION OF THE SITE, INCLUDING THE APPLICATION. TO THE FULLEST EXTENT PERMISSIBLE BY LAW, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WHATSOEVER FOR THE CONTENT ON THE SITE OR THE SERVICES, INFORMATION, FUNCTIONS AND MATERIALS AVAILABLE THROUGH THE SITE, FOR ANY SERVICES OR PRODUCTS OR HYPERTEXT LINKS TO THIRD PARTIES OR FOR ANY BREACH OF SECURITY ASSOCIATED WITH THE TRANSMISSION OF SENSITIVE INFORMATION THROUGH THE SITE OR ANY LINKED SITE. FURTHER, WE EXPRESSLY DISCLAIM ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING, WITHOUT LIMITATION, NON-INFRINGEMENT,

TITLE, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE. WE DO NOT WARRANT THAT THE FUNCTIONS CONTAINED IN THE SITE OR ANY SERVICES, CONTENT OR MATERIALS CONTAINED THEREIN WILL MEET YOUR NEEDS, BE COMPLETE OR ACCURATE, BE UNINTERRUPTED OR ERROR FREE,

THAT DEFECTS WILL BE CORRECTED, OR THAT THE SITE OR THE SERVER THAT MAKES IT AVAILABLE IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. ANY MATERIAL OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SITE IS DONE AT USER'S OWN DISCRETION AND RISK, AND USER WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO USER'S COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR USE OF SUCH MATERIAL OR DATA. NO INFORMATION OBTAINED BY USER THROUGH THE SITE SHALL CREATE ANY WARRANTY NOT EXPRESSLY MADE HEREIN. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES. ACCORDINGLY, SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

11. Release

In the event that you have a dispute with any Provider, Prospect, or other third party, including without limitation any other user of the Site, arising from or in connection with the use of the Site, you hereby agree to release, remise and forever discharge us and our agents, directors, officers, employees, shareholders and all other related persons or entities from any and all manner of rights, complaints, demands, claims, causes of action, proceedings, obligations, liabilities, legal fees, costs, and disbursements of any nature whatsoever, whether known or unknown, which now or hereafter arise from, relate to, or are connected with such dispute or your use of the Site.

If you are a California resident, you hereby waive California civil code section 1542, which says: "a general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which, if known by him must have materially affected his settlement with the debtor." If you are a resident of a state other than California, you explicitly waive the terms and protections of any statute of your own state that has a similar import or intent.

12. Indemnity

-

You hereby agree to indemnify, defend and hold us and our agents, directors, officers, employees, shareholders and all other related persons or entities (collectively, the “Indemnified Parties”) harmless from and against any and all liability and costs (including reasonable attorneys’ fees and court costs) incurred by the Indemnified Parties in connection with any claim arising out of your use of the Site or the Content thereon (including, without limitation, as a result of any transaction or interaction between you and a Provider or any of Provider’s affiliates, partners or agents that is enabled by or arises in connection with your use of the Site), any information or data you access or provide through the Site, and any act (or failure to act) by you or other users of your account or any breach by you of these Terms, including, without limitation, the representations, warranties and covenants made by you herein.

13. Proprietary Rights Notification

We do not permit copyright or trademark infringing activities and other infringement of intellectual property rights on the Site, and we will remove or modify (or ask you to remove or modify) Content if we are properly notified that such Content infringes on another’s intellectual property rights. If you are a copyright or trademark owner or an agent thereof and believe that any Content in any public area of the Site infringes upon or otherwise conflicts with your proprietary rights, you may submit a notification pursuant to the Digital Millennium Copyright Act (“DMCA”) by providing our copyright agent with the following information in writing (see 17 U.S.C. § 512(c)(3) for further detail):

A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;

Identification of the proprietary work claimed to have been infringed, or, if multiple proprietary works are covered by a single notification, a representative list of such works;

Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled and information reasonably sufficient to permit us to locate the material;

Information reasonably sufficient to permit us to contact you, such as an address, telephone number, and an electronic mail address;

A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the owner, its agent, or the law; and

A statement that the information in the notification is accurate and, under penalty of perjury, that you are authorized to act on behalf of the owner of an exclusive right that is allegedly infringed. Please contact our designated Copyright Agent at info@topamericaninsurance.com to send notifications of claimed infringement. For clarity, only DMCA notices should go to the Copyright Agent; any other feedback, comments, requests for technical support, and other communications should be directed to our customer service through the Contact Us area of the Site. You hereby acknowledge and agree that if you fail to comply with all of the requirements listed above, your DMCA notice may not be valid.

14. Trademarks

Our logo and our other product and service names are our trademarks (the “Marks”). You agree not to display, reproduce or otherwise use in any manner such Marks without our prior written permission.

15. Choice of Law and Forum

Top American Insurance is a Delaware corporation and this agreement is governed by the laws of the State of Delaware, United States of America, excluding its choice of law rules. Subject to Section 2 (Dispute Resolution By Binding Arbitration), you irrevocably agree that such jurisdiction and venue will be the sole and exclusive jurisdiction and venue in Delaware of any legal dispute. You covenant not to sue us in any other forum for any cause of action. Our failure to exercise or enforce any right or provision of

these Terms shall not constitute a waiver of any such right or provision. Subject to Section 2, if for any reason a court of competent jurisdiction finds any provision of these Terms, or portion thereof, to be unenforceable, that provision shall be enforced to the maximum extent permissible so as to affect the intent of these Terms, and the remainder of these Terms shall continue in full force and effect.

16. No Agency

The relationship between the Company and each User and Provider is that of independent contractors, and no agency, joint venture, partnership, employee-employer or franchiser-franchisee relations is intended or created by these Terms or your use of the Site.

17. Notices

Except as explicitly stated otherwise, any notices sent from you to us shall be submitted via e-mail at info@topamericaninsurance.com with a copy of such notice sent by certified postal mail, return receipt requested, to: Legal Department, Top American Insurance. When we need to send a notice to you, it shall be sent to the e-mail address you last provided to us. Notice shall be deemed given upon receipt or 24 hours after e-mail is sent, unless the sending party is notified that the e-mail address is invalid. Alternatively, we may give you notice by certified mail, postage prepaid and return receipt requested, to the address last provided to us by you. In such cases, notice shall be deemed given three days after the date of mailing.

18. Amendments

We reserve the right to change, modify, add or remove any portion of these Terms, in whole or in part, at any time. Notification of changes to these Terms will be posted on the Site and will be effective immediately thereafter. Your use of the Site following the posting of any such change, modification or amendment to these Terms will constitute your acceptance thereof. These Terms may not otherwise be modified, except in a writing signed by both parties. No delay or failure on the part of either party in exercising any right or remedy hereunder shall operate as a waiver thereof or of any other right or remedy. No waiver whatsoever shall be valid unless in writing.

signed by the party to be charged, and then only to the extent therein set forth. These Terms (including, without limitation, the E-Sign Consent, binding arbitration) and the Privacy Policy constitute the entire agreement between us and Users with respect to the matters contemplated hereby.

19. Links to Third-Party Sites

This Site may contain links to other Internet sites. We are not responsible for the availability of such external sites or resources, and do not endorse and are not responsible or liable for any content, advertising, products, or other materials on or available from such sites or resources. We shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, products or services available on such external sites or resources. We provide these links and references to you only as a convenience, and inclusion of any link or reference does not imply endorsement of the Web site or other resource.

20. Partial Invalidity

The invalidity or unenforceability of any one or more sections of these Terms shall not affect the validity or enforceability of its remaining provisions.

21. Acknowledgement

You acknowledge that You have read and understand these Terms, and that these Terms have the same force and effect as a signed agreement. These Terms shall confer no rights upon any other party other than the parties hereto.

22. E-Sign Consent

In this E-Sign Consent, the following definitions apply: (i) "You" and "your" refer to you, the User; (ii) "We," "us," and "our" refer to the Site operator and its affiliates (including, without limitation, Top American Insurance), agents, successors and

assigns. By clicking the “I agree” button, which you adopt as your electronic signature, you consent and agree that:

We can provide you disclosures required by law, and other information about your legal rights and duties, electronically.

Your electronic signature on agreements and documents has the same effect as if you signed them in ink.

We can send all communications and disclosures, including, but not limited to, this E-Sign Consent, the telephone and e-mail contact consent, and the Privacy Policy and Terms of Use (collectively defined as “Disclosures”) to you electronically: (1) via e-mail; (2) by access to a web site that we designate in an e-mail notice we send to you at the time the information is available; or (3) to the extent permissible by law, by access to a web site that we generally designate in advance for such purpose.

If you would like a paper copy, you can print a copy of the Disclosures or download the information for your records.

This consent applies to: (1) your use of products and services offered by us; (2) all future Disclosures associated with us; and (3) all future transactions with us, at any time, and to other Disclosures that we provide to you by email, unless you have, prior to such transaction, withdrawn your consent by the procedure mentioned below.

You understand that, to access and retain the electronic Disclosures, you will need the following:

A computer with an Internet connection.

A current web browser that includes 128-bit encryption. Minimum recommended browser standards are Microsoft Internet Explorer version 8.0 and above (see www.microsoft.com/ie for current version), Mozilla Firefox current version (see www.mozilla.com for current version), Apple Safari current version (see

www.apple.com/safari for current version), or Opera current version (see www.opera.com for current version). The browser must have cookies enabled.

A valid email address.

Sufficient storage space to save past Disclosures and/or an installed printer to print them.

If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add info@topamericaninsurance.com to your email address book.

You understand that you may request paper copies of the Disclosures, and that we will provide them to you by mail at no charge. You can request paper copies and/or withdraw consent by contacting us.

Any withdrawal of your consent to receive electronic Disclosures will be effective only after we have a reasonable period of time to process your withdrawal. You understand and agree that if you withdraw your consent to receive electronic Disclosures, we may—though we are not obligated to—cancel your account.

At any time, you can update the email address to which we will send alerts that Disclosures are available. You can change your email address by contacting us at: info@topamericaninsurance.com

By consenting, you agree that electronic Disclosures have the same meaning and effect as if we provided paper Disclosures to you. When we send you an email or other electronic notification alerting you that Disclosures are available electronically and we do in fact make them available online, that shall have the same meaning and effect as if we provided paper Disclosures to you, whether or not you choose to view the Disclosures, unless you had previously withdrawn your consent to receive Disclosures electronically. You understand and agree that Disclosures are considered received by you within 24 hours of the time posted to our website, or within 24 hours of the time emailed to you unless we receive notice that the e-mail address is invalid.

You understand and agree that we reserve the right to cancel this electronic Disclosure service, change the terms of use of this service or send Disclosures in paper form at any time.

You understand and agree that we are responsible for sending notice of the Disclosures to you electronically including at the email address you have provided, but are not responsible for any delay or failure in your receipt of the email notices.

This arbitration agreement includes claims related to our clients, vendors, and Marketing Partners, which are third party beneficiaries of this arbitration agreement.

If you have any questions regarding any of these Terms, please contact us via Email: info@topamericaninsurance.com or by giving us a phone call during office hours at: +1 (315) 636-0993

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American Insurance

Terms of Use Partners
Privacy Policy CCPA
Don't sell my info

EXHIBIT 2-2

Video Playback From User William Gilliam

The title of raw video file submitted to the Court is: “Visual playback 12
04 2023.mp4”

EXHIBIT 2-3



Find Affordable Insurance The Easy Way.

Top American Insurance is a digital insurance comparison engine, providing comparison insurance services in all 50 states through its relationships with carrier and agency partners from which we receive compensation. It's not affiliated with any state or government agency.

Get a Quote



Client Satisfaction:

99.99%

Speak Directly With A Local Agent: 877-809-1252
TTY:711

SAVE UP TO 25% ON YOUR INSURANCE POLICY

Topamericaninsurance Insurance is the best place to compare car insurance quotes from agents in your area. No lengthy forms to fill out and no-nonsense. We'll instantly connect you with qualified insurance agents who are ready to give you a quote. We work with some of the best top insurance companies in America every day.



SAVE TIME AND MONEY

There are hundreds of insurance companies in the US. Why waste time trying to find the right policy. We cut through the clutter and do all the hard work for you.



FIND THE RIGHT PRICE

We're dedicated to finding you the right policy at the right price. We're not an insurance company, we just simplify the process of finding and comparing quotes.



GET COVERED FOR LESS

We have connected thousands of people just like you with insurance agents across The United States With policies starting at \$19.99, you can get covered and save big!



Medicare Eligibility checklist

You can apply if you meet this criteria.

- ✓ Live in a state where we offer the policy
- ✓ Have Medicare Parts A and B (and continue to pay your Part B premium)
- ✓ Are age 65 or older or, in some states, under age 65 due to disability or end-stage renal disease (ESRD)

Get Started

Our Services

Top American Insurance offer a wide range of Medicare, Auto and Final Expense Insurance services.

Medicare Insurance

Medicare Supplement insurance is also called “Medigap”. Insurance companies designed to cover the costs left over after Medicare Part A and B pay.

Final Expense Insurance

Final expense life insurance is different from most kinds of life insurance, which people usually buy to replace their income and cover their family’s long-term financial needs in case they die.

Auto Insurance

Auto insurance is designed to protect you against financial losses if you’re involved in an accident or the vehicle is damaged in some way.

Health Insurance

Health insurance pays most medical and surgical expenses and preventative care costs incurred by the insured person in return for a monthly payment.

5

**YEARS OF
EXPERIENCE**

23+

**Thousand
Volunteers**

6

**worldwide
Offices**

1640

**Saved
souls**

About Us

Top American Insurance is the best place to compare car insurance quotes from agents in your area. No lengthy forms to fill out and no nonsense. We'll instantly connect you with qualified insurance agents who are ready to give you a quote. We work with some of the best top insurance companies in America every day.

Get Involved



Best Offers

We work only with top-rated Medicare Supplement Insurance Companies to provide you with the finest coverage according to your age and health.

✓ Huge Range

✓ Quick Access

Because We Are Best.

Why Choose Us?

Top American Insurance has assisted thousands of Americans in finding the best Medicare Supplement, Final Expense and Auto Insurance plans to meet their needs.

Case 1:24-cv-00033 Document 11-2 Filed 04/19/24 Page 36 of 51 PageID #: 78

✓ Top Rated Companies

✓ Affordable Rates

Contact Us



No medical exam

Certain types of life insurance require a medical exam, but not a burial insurance policy.



Quick approvals

The application process is quick and easy, and coverage can be issued in days, sometimes even on the day you apply.



Lower premiums

Final expense life insurance rates start at just \$53 per month, with coverage amounts ranging from \$5,000 to \$35,000.



Payment flexibility

You get to choose if you want to pay your premium monthly or annually.

How Final Expense Works?

Apply

Start by thinking about your funeral plans and any other bills you might incur, like medical bills or leftover debt, and add them up. This will help you figure out your ideal coverage amount. Before you commit, explore the variety of final expense plans available.

Buy

Once you're approved for final expense life insurance, you'll make regular premium payments on your policy. Our Life's final expense plans will last the rest of your life, as long as your payments are up to date, which will aid in building cash value for your payout.

Protect

After your death, your family will receive a lump sum cash payout equal to the coverage amount you applied for. They can use this money for whatever they need: to pay funeral costs, cover bills and leftover debts, or save. Having a final expense plan in place can provide a financial safety net for your loved ones.

Get in touch

**Feel free to contact us
for any questions and doubts (*No obligation to
enroll)**

For a deeper understanding, here are the most common, frequently asked questions about us.

If I'm below 65?

What are pre-requisite?

Medigap cover individual or family?

Medicare

First Name

Last Name

Email

Phone Number

mm/dd/yyyy

Gender Male Female

Address

City

State

Zip Code

I've read and Agree with [TCPA](#)

I Accept [Privacy Policy](#), [Partners](#) and [Terms and Conditions](#)

Submit

By clicking the "Submit" button, I provide my electronic signature and represent that I am at least 18 and agree to this website's [Privacy Policy](#) and [Terms and Conditions](#). I also provide my express written consent and authorization to the owner of this website and/or the agents of one or more of the listed [Partners](#) to contact me for marketing/telemarketing purposes such as Medicare Supplement Plans, Medicare Advantage, Prescription Drug Plans, Auto Insurance, Life or Final Expense Insurance, at the number and address provided above, including my wireless number if provided, using live operators, automated telephone dialing systems, artificial voice or pre-recorded messages, text messages and/or emails, if applicable, even if I have previously registered the provided number on any Federal or State Do Not Call Registry. I understand that my consent is not required as a condition of purchasing goods or services and can be revoked at any time

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Disclaimer: Top American Insurance is not an insurance or operating company but connects individuals with insurance providers and other affiliates. Plans are insured or covered by a Medicare Advantage organization with a Medicare contract and/or a Medicare-approved Part D sponsor.

Enrollment in the plan depends on the plan's contract renewal with Medicare. Possible options include, but are not limited to Major Medical Plans, Short Term Plans, Christian Health Plans, Health Sharing Plans, discount cards and Fixed Indemnity Plans.

Descriptions are for informational purposes only and subject to change. Top American Insurance is not affiliated with any insurance plan nor does it represent or endorse any plan. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800 MEDICARE to get information on all of your options.

By using this site, you acknowledge that you have read and agree to the [Terms and Conditions](#), and [Privacy Policy](#). Not affiliated with the U. S. government or federal

Medicare program. A licensed agent may contact you regarding this insurance-related information.

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American Insurance

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[Privacy Policy](#) [CCPA](#)
[Don't sell my info](#)

EXHIBIT 2-4



TOP AMERICAN INSURANCE PRIVACY POLICY

Effective date Jan 11, 2022 This Privacy Policy applies to the sites and apps where it appears. This Policy describes how we treat personal information on the websites and apps where it is located. Your use of this website indicates that you agree to our collection, disclosure, use, of your information as described in this Privacy Policy. This includes Top American Insurance auto, home and life insurance services. It also applies to our mobile sites and apps..

1. We collect information from and about you.

We collect contact information. For example, we might collect your name and street address if you register on our site or in our app. We might also collect your phone number or email address. If you choose to invite friends to download our app, we will collect their email address. We collect information you submit or post. We collect the information you post in a public space on our site. We also collect information when you contact us. We collect demographic information. We may collect information like your gender, age, date of birth and marital status. We may also collect your zip code. We might collect this when you contact us or enter a promotion. We collect additional information depending upon which services you are interested in.

or example, if you request information about car insurance, we will collect additional information including information about your vehicle. If you request information about home insurance, we will collect additional information including information about your homeowner status and the property where you live. If you request information about life insurance, we will collect additional information including information about your occupation, physical activity level, veteran status, tobacco use, DUI history, height and weight, and medical history. We also collect information about

your current insurance coverage. We collect usage and device/location information. If you use our website, we may collect information about the browser you're using. We might look at what site you came from, or what sites you visit when you leave us. On our app, we may collect information about your location, including saved locations. This may include your precise location. We may collect this using different types of technologies, including GPS and Wi-Fi. If you use our mobile app, we may also access your device's location information in the background. We might also collect device identifiers. When you use our app, we collect information about your driving habits. This may be collected using your device's location services, accelerometer, screen on/off, and gyroscope. You may also elect to provide us with access to your device contact lists or other social media contact lists. Since the app may not always know if you are the driver or a passenger, the app may record driving habits where you are not the driver.

2. We collect information in different ways.

We collect information directly from you. For example, we collect information from you if you use our website, request insurance information or register for our app. We also collect information if you contact us. You may have the option to share a picture of your driver's license barcode which we will use to collect information about you from third-party providers. See the section below entitled, "We may share information with third parties" for more information. We collect information from you passively. We use tracking tools like browser cookies and web beacons. We do this on our websites and in emails that we send to you. We collect information about users over time when you use this website. We may have third parties collect personal information this way. Learn more about these tools and how you can control them, [here](#). We also collect information from our mobile apps. This includes information about your device, including your device and app ID.

If you have enabled location services for our app, we collect this information in the background, even when you do not have our app open on your phone. We get information about you from third parties. For example, our business partners may give us information about you, including contact, demographic and other personal information. These may include insurance providers, credit reporting agencies and other data companies. Social media platforms may also give us information about

you. We combine information. For example, we may combine information we get from a third party with information we already have. We may also combine information collected from you on our various platforms. We may also obtain information about you based on other websites you have visited.

3. We use information as disclosed and described here.

We use information to respond to your requests or questions. For example, we and our business partners use your information to select and provide you with information about insurance products you may be interested in. We may also use your information to respond to your customer feedback. We may use your information to notify you if you win a contest or sweepstakes. We use information to improve our products and services. We may use your information to make our website and products better. We might use your information to customize your experience with us. We use information for security purposes. We may use your information to protect our company and our customers. We also use information to protect our websites and apps. We use information for marketing purposes. For example, we might provide you with information, special offers, and advertisements about products. This information may be from or on behalf of insurance providers or other third parties. We might tell you about new features or updates. We might also use your information to serve you ads about products and offers. By submitting your email address and/or phone number to us, you authorize us to use that email address and phone number to contact you periodically, including by the use of an auto-dialer and pre-recorded messages, concerning

(i) your quote requests, (ii) about the website, app or our services and (iii) information or offers that we feel may be of interest to you. To learn about your choices for these communications, read the choices. We may also allow our partners to provide you with information about new products and special offers, including offers for insurance products and services. We use information to communicate with you.

For example, we will communicate with you about your account or our relationship. We may contact you about your feedback. We might also contact you about this Policy or our website Terms. We may also use push notifications through your browser and on our mobile apps. We will send you push notifications about insurance related offers and services. We may also send you push notifications for other reasons like

friend requests, prompts to view your trips, or product updates. We use your information to calculate a driving score. If you use the app, we allow Cambridge Mobile Telematics (CMT) to collect your driving habits as collected through the app and we display it in the form of a “driving score” in the app. We or CMT may also pass your driving habits as collected through the app to our business partners, who create a separate “risk score” based on their own proprietary algorithm. We or our business partners may use this risk score, together with your device’s ID and your state of residence that we provide to our business partners, to select offers of insurance products and services, which we may provide to you through the app. Since the app may not always know if you are driving or a passenger, your score may include trips where you are not the driver. We use information as otherwise permitted by law or as we may notify you.

4. We may share information with third parties.

We will share information with third parties who perform services on our behalf. For example, we share information with vendors who send emails for us. We may also share information with companies that operate our websites, app or run a promotion. If you use our app, your driving information may be collected by Cambridge Mobile Telematics (CMT) and shared with us and our third-party marketing partners. This includes your location (GPS), as well as data from the accelerometer and gyroscope, and time of day. We will share information with our business partners and other third parties. These partners may send you information about products and services by telephone, text, fax, mail or email. If you use our website or app we will share your information, including name, address, email, telephone number, and date of birth, which you provided to us or that we obtained from third-party sources, with insurance companies or other third parties that may provide it to insurance companies. Insurance companies that receive your information may use it to assist in providing you offers for insurance. You further acknowledge and agree that each insurance company that receives your quote request from this website or from our affiliates may confirm your information through the use of a consumer reporting agency, which may include among other things, your driving record and/or credit score to determine eligibility and accurate rates. Additionally, if you use our app, the data provided to insurance companies, either directly by us or through other third parties, may include your driving history, “driving score” and “risk score” as calculated

by us or other third parties, and as described above in the section above entitled “We use your information to calculate a driving score.” If you purchase insurance from any third party that is based in part on your driving habits provided by us or CMT, unless you instruct us otherwise, we or CMT may continue to provide your driving habits to this third party, who may share it with your insurance provider during the term of your policy. We will share information if we think we have to in order to comply with the law or to protect ourselves. For example, we will share information to respond to a court order or subpoena. This may include information that is discoverable in connection with accident investigations, litigation or both. We may share it if a government agency or investigatory body requests.

We might share information when we are investigating potential fraud. We may share information with any successor to all or part of our business. For example, if part of our business was sold we may give our customer list as part of that transaction. Some of your information will be viewable by other users. If you use the app, your user name, profile picture, driving score and rank, and city or town of residence will be publicly viewable by others. You may also elect to share your specific driving habits and trips with your friends, however, we will not share this information without your permission. You have certain choices about how we use your information. You can opt out of receiving our marketing emails. To stop receiving our promotional emails, email customer support at info@topamericaninsurance.com or follow the instructions in any promotional message you get from us. Even if you opt out of getting marketing messages, we will still send you transactional messages.

These include responses to your questions. If you opt-out of receiving marketing communications from our business partners with whom we have shared your information, you will still receive marketing communications from us and any other business partners with whom your information was shared. You can request that we stop sharing information with third parties for their marketing purposes. To opt out of having us share your information with third parties for their promotional purposes, email us at info@topamericaninsurance.com.

You can control cookies and tracking tools. To learn how to manage how we – and our vendors – use cookies and other tracking tools, and to read our Do Not Track policy, please click [here](#). You can control tools on your mobile devices. For example, you can

turn off the GPS locator or push notifications on your phone through your phone's settings.

5. YOUR CALIFORNIA PRIVACY RIGHTS

Consumers residing in California have certain rights with respect to their personal information under the California Consumer Privacy Act or ("CCPA") (California Civil Code Section 1798.100 et seq.) and the "Shine the Light" Law (California Civil Code Section 1798.83). If you are a California resident, this section applies to you. California Consumer Privacy Act Additional Disclosures Related to the Collection, Use, Disclosure and Sale of Personal Information Collection and Use of Personal Information: In the Preceding 12 months, we have collected the following categories of personal information: identifiers, categories of personal information described in subdivision (e) of Section 1798.80 including financial information, commercial information, biometric information, internet or other electronic network activity information, geolocation data, professional or employment-related information, education information, and inferences draw from any of the information identified. For examples of more specific information we collect and the sources of such collection, please see "We collect information from and about you" and "We collect information in different ways" above. We collect personal information for the business and commercial purposes described in "We use information as disclosed and described" above. Disclosure of Personal Information: We may share your personal information with third parties as described in the "We may share information with third parties" section above. In the preceding 12 months, we may have disclosed the following categories of personal information for business or commercial purposes: identifiers, categories of personal information described in subdivision (e) of Section 1798.80 including financial information, commercial information, biometric information, internet or other electronic network activity information, geolocation data, professional or employment-related information, education information, and inferences draw from any of the information identified. Sale of Personal Information: California law requires that we provide transparency about personal information we "sell," which for the purposes of the CCPA, means scenarios in which personal information is shared with third parties in exchange for valuable consideration.

In the preceding 12 months, we have “sold” the following categories of personal information: identifiers, categories of personal information described in subdivision (e) of Section 1798.80 including financial information, commercial information, biometric information, internet or other electronic network activity information, geolocation data, professional or employment-related information, education information, and inferences draw from any of the information identified. California consumers above the age of 16 have the right to opt out of these sales at any time. We do not knowingly sell personal information about consumers under the age of 16. Please visit our “Do Not Sell My Info” webpage to learn more about how we sell information and to make an opt-out request.

6. Your Consumer Rights

If you are a California resident, you have the right to (1) request more information about the categories and specific pieces of personal information we have collected, sold and disclosed for a business purpose in the last 12 months, (2) request deletion of your personal information, (3) opt out of the sale of your personal information, if applicable, and (4) be free from discrimination for exercising your rights under the CCPA. You may make these requests by submitting a request here or by calling . To opt out of sales, you can visit our “Do Not Sell My Info” webpage. We will verify your request by confirming at least two pieces of personal information, including contact information, you provided in submitting your form. To designate an authorized agent to exercise these rights on your behalf, send an email with your request to ...

7. We store information in the United States.

Information we maintain may be stored within the United States. If you live outside of the United States, you understand and agree that you are transferring your information to the United States. Our platforms are subject to U.S. laws, which may not afford the same level of protection as those in your country. We may link to other sites or apps from our websites, platforms, or share information with third parties we don’t control. If you click on a third party link, you will be taken to another website or platform we do not control. This policy does not apply to the privacy practices of that website or platform. Read other companies’ privacy policies carefully. We are not responsible for these third parties. Our site may also serve third party content that

contains their own cookies or tracking technologies. To learn more, [click here](#). We do not control the use of those technologies. Feel free to contact us if you have more questions. If you have any questions about this Policy, please email us at: info@topamericaninsurance.com

8. We may update this Policy.

From time to time we may change our privacy policies. We will notify you by email or by means of a notice on the website or app of any material changes to our Policy as required by law. We will also post an updated copy on our website. Please check our site periodically for updates.

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American Insurance

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