battleface

IMPORTANT NOTICES AND DISCLOSURES

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Travel insurance is offered and sold by battleface Insurance Services LLC. The underwriter for travel insurance in the plan is United States Fire Insurance Company. Plan includes insurance as well as noninsurance assistance services provided by Robin Assist, LLC (in CA: battleface Insurance Services, LLC DBA Robin Assist). Terms, conditions, and exclusions apply.

PLAN DETAIL

Travel insurance in the plan is subject to terms, conditions, and exclusions. Please refer to the Plan for more information. Not all plans or coverages are available in every state. For more information on this plan or our company please visit battleface.com, you may contact us at +1 (855) 998 2928 or usa@battleface.com.

UNDERWRITING DISCLOSURES

This website contains highlights of the plans developed by battleface Insurance Services LLC which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, and non-insurance Travel Assistance Services provided by Robin Assist LLC (in CA: battleface Insurance Services LLC DBA Robin Assist). The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. Insurance coverages in these plans are subject to terms, limitations and exclusions. In most states, your travel retailer is not a licensed insurance producer/agent and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact battleface Insurance Services LLC, 800 N High Street, Columbus, OH 43215, Phone 855 998-2928, email address usa@battleface.com, California license number 0M75381. While battleface Insurance Services markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by battleface Insurance Services LLC and battleface Insurance Services LLC does not receive compensation from USF for providing the non-insurance components of the plans.

PURCHASE POINT DISCLOSURE

By selecting YES, you are enrolling for travel protection marketed by battleface and acknowledge that all information provided by you is true, that you are at least 18 years of age, or if applicant is a minor, you are the legal parent or guardian, and that you have read and understand the information provided in the PLAN DETAIL and UNDERWRITING DISCLOSURES above. You also confirm that you understand and agree to the ELECTRONIC SIGNATURE and ELECTRONIC DELIVERY terms below.

ELECTRONIC SIGNATURE

Applicant understands clicking the submission button constitutes an electronic signature. The electronic signature documents the applicant's consent to all of the provided terms and conditions. Electronic signatures are legal and enforceable the same as a traditional signature.

ELECTRONIC DELIVERY

Applicant consents to issuance of their plan documents, and all other notices (including claim forms and Explanations of Benefits), electronically via email if an email address is provided. Applicant should be diligent in updating their provided email address if any changes occur. Applicant may withdraw their consent at any time, and request paper documents to be sent via US Postal Service at no cost, via email at usa@battleface.com or phone +1 (855) 998 2928. In order to view documents delivered electronically, applicant will need regular internet access and applicant will also need Adobe Acrobat Reader to view documents in .pdf format.

PRIVACY NOTICE

Last updated: January 2023

United States Fire Insurance Company t/a Crum & Forster and its affiliates (collectively, "Crum & Forster") are committed to the responsible management, use and protection of the personal information it obtains as part of its business of providing, producing and servicing insurance products, including underwriting, policy administration, insurance claims adjusting, production, appraisal and loss control services. This Online Privacy Policy describes how we collect, use and share the personal information collected when using Crum & Forster's websites ("Site"), mobile applications and other third-party sources, including advertising and social media pages (collectively, "C&F Services"). This Online Privacy Policy only applies to personal information collected through the Site and C&F Services unless an affiliate has a different privacy policy, in which case that privacy policy shall describe that affiliate's collection, use and sharing of personal information. It does not replace privacy notices you receive for specific business relationships you have with us.

Please read this Policy carefully before using this Site. This Policy is incorporated into and subject to the Terms of Use www.cfins.com/legal-notice/. BY ACCESSING OR USING THE SITE, YOU CONSENT TO THE COLLECTION, USE, AND SHARING OF YOUR INFORMATION AS SET FORTH IN THIS POLICY.

CHANGES TO THIS POLICY

Crum & Forster may make changes to this Online Privacy Policy at any time. Changes will be effective once posted to the Site. You understand and agree that your use of the Site or C&F's Services means that the collection, use and sharing of your Personal Information is subject to the updated policy. Except to the extent we receive your authorization or as permitted or required by applicable law, we will handle your data in accordance with the terms of the Policy in effect at the time of the collection.

WHAT TYPES OF PERSONAL INFORMATION WE COLLECT

Nonpublic Personal Information ("Personal Information") is information that identifies or could reasonably identify you as an individual. Crum & Forster endeavors to limit the collection, disclosure and use of Personal Information to what is needed including Personal Information collected to properly underwrite, service and administer its insurance products and/or to fulfill legal or regulatory requirements. Depending on your relationship with us, Personal Information at times may include information that can identify you, including but not limited to your name, address, driver's license number and other personal or work contact information, date of birth, application/quote/claim information, relationship to a policy holder/insured/claimant, customer service requests and at times government issued identification numbers such as Social Security Number and financial information such as payment card number.

If you apply for a job opportunity through our Site, Personal Information may include contact information as well as information about your work and education histories and other similar personal information you offer in support of your job application. If you apply for a job or register with our Career Center, we may also collect personal information that includes but may not be limited to your education and employment history, passwords on our systems, ethnic origin, and professional licenses and affiliations.

HOW WE COLLECT YOUR PERSONAL INFORMATION

Crum & Forster collects personal information in a variety of ways and depending on the relationship that you have with us.

FROM YOU

We may collect Personal Information from you when you contact or interact with us or as needed to underwrite, service and administer insurance products. If you are a job candidate, we may collect Personal Information from you through our Career Center.

FROM COOKIES AND SIMILAR TECHNOLOGY

We require all third parties to whom we provide your personal data to respect the security of your personal data and to treat it in accordance with the law. We may share your personal data with third parties for the following reasons:

Cookies

We may use web technologies such as cookies, which automatically collect certain information from you and store it in log files.

A cookie is a small file stored on the device you are using to access C&F Services. This file uniquely identifies and recognizes your browser or device and transmits information back to the server. Depending on the cookie type, it may perform functions such as remembering your preferences, improving the quality of your visit, recording the website pages you view, remembering the name or address you entered during a visit, or delivering ads that are targeted to your interests and browsing activity.

We use essential cookies on our website to improve the Site's functionality and analytics cookies to understand how you use the Site, improve its functionality and for other related purposes. We also use advertising/marketing cookies on the Site to help us with our marketing activities.

IMPORTANT: By using the Site, you consent to the processing of any personal information for the analytics purposes and functions described above.

Embedded Content

The Site contains embedded content (e.g., videos). Embedded content may place third-party cookies on your device that track your online activity to enhance your experience or assess the success of their application. We have no direct control over the information these cookies collect, and you should refer to their website privacy policy for additional information.

Controlling cookies

You may control cookies, including preventing or stopping the installation and storage of cookies, through your browser settings and other tools. Most browsers will allow you to block or refuse cookies. However, you may need to manually adjust your preferences each time you visit a site. For more information, see the Help section of your browser. Please note that if you block certain cookies, some of the services and functionalities of our Site may not work.

Statistical Data

As is true of most websites, we gather some PI automatically and store it in log files. This information may include the Internet Protocol (IP) address, browser type, language, internet service provider (ISP), referring and exit page, operating system, and date/time stamp. In addition to the purposes above, we use this PI to understand and analyze trends, to administer the Website, to learn about user behavior on the Website, and to gather demographic information about our user base.

To monitor use of the Website and improve its quality, we may compile statistical information concerning the use of the Website through analytics services, such as those provided by Google Analytics. Examples of this information may include: the number of visitors to the Website or to sections or pages within the Website, patterns of traffic flowing through the Website, length of time spent on the Website, or in sections or pages of the Website, the other sites that refer visitors to the Website, the pages of the Website that visitors frequently use as entry and exit points, utilization of the browser and operating systems and versions used by visitors to the Website.

We also may use this PI in our marketing and advertising services.

HOW WE USE AND SHARE PERSONAL INFORMATION

Crum & Forster endeavors to limit the collection, disclosure, and use of Personal Information to only what is needed to interact with you, including to properly produce, underwrite and service its insurance products, fulfill legal or regulatory requirements, operate this Site and C&F Services, and in furtherance of its legitimate business purposes. Crum & Forster collects Personal Information to conduct its business of producing, underwriting, servicing and administering its insurance products, operate this Site and C&F Services, and for its business purposes including:

- To enable your use of this Site and C&F Services.
- To communicate with you, including sending messages about the availability of our Site and C&F Services, security, or other service-related issues. (You may change your communication preferences at any time. Please be aware that you cannot opt-out of receiving service messages from us, including security and legal notices.)• To provide requested services such as providing a quote, processing claims, and completing transactions.
- For testing, research, analytics and product and service development.
- To engage in marketing and advertising activities.
- To carry out our obligations and enforce our rights including those arising from any contracts entered into between you and us, including for billing, payment, and collections.
- To send you information we believe may interest you.
- For business activities such as contract management, vendor engagement, IT and website administration and security, fulfillment, analytics, corporate governance, and legal compliance.
- To inform you of job opportunities and consider your qualifications.
- As necessary or appropriate to protect the rights, property, security, and safety of us, our employees, our consumers, our information systems, and the public.

- To comply with the law and statutory reporting requirements.
- To respond to law enforcement requests and as required by applicable law, court order, governmental regulations, or other lawful processes; for public safety purposes.
- To detect and prevent fraud and other crimes.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

We do not share your personal information with any third-party advertisers for their advertising.

HOW WE DISCLOSE PERSONAL INFORMATION

In general, we will not disclose your personal information to third parties except with your consent and as described in this Policy. We may disclose your information to our affiliates and non-affiliated third parties for the same purposes that we use it, as we deem necessary to carry out those purposes. We endeavor to choose affiliates and non-affiliates with similar standards to ours regarding the protection of data.

- Third Party Vendors or Service Providers. We may use or disclose your information for services related to managing and optimizing the Site or providing analytics; for IT services and cloud storage; for contract fulfillment, management or payment processing; for communications; and to protect our interests and legal rights.
- Legal Process, Security, Defense, Protection. We may disclose your information if required by law, subpoena, or other legal process.
- Additional disclosures. We may disclose your information if we have a good faith belief that disclosure is reasonably necessary including to investigate, prevent, or take action regarding suspected or actual illegal activities or to assist law enforcement agencies; protect the security or integrity of the Site; protect against or investigate fraud; investigate and defend ourselves against any third-party allegations or claims; protect the rights and safety of others; or to share, sell, assign, or license your information in connection with certain business transactions, such as a sale, acquisitions, merger, or change in control, or in preparation for any of these events. In such cases, we will take appropriate steps under the circumstances and to the extent possible to ensure that the recipient agrees to provide privacy protections substantially similar to those established by this Policy. Any entity that acquires all or substantially all of the Company's assets will have the right to continue using your data consistent with this Policy or as otherwise agreed to by you.

In no case will we sell or license your information to third parties, except as set forth above or as required or permitted by law.

SAFEGUARDING YOUR PRIVACY

We employ reasonable and appropriate administrative, physical and technical measures designed to protect the security of Personal Information we collect from you. Access to non-public personal information is limited to those employees and authorized representatives, attorneys and service providers who specifically need such information to conduct their business responsibilities. However, no system for safeguarding personal or other information is 100% secure and although we have taken steps to protect your personal information from being intercepted, accessed, used or disclosed by unauthorized persons, we cannot fully eliminate security risks associated with personal information. If you conclude your relationship with C&F, C&F will continue to safeguard your privacy in accordance with the standards described in this policy.

The privacy of communication over the internet cannot be guaranteed. If you are concerned about the security of your communication, we encourage you to send your correspondence through the postal service or use the telephone to speak directly to us.

LINKS TO THIRD PARTIES' SITES AND THIRD-PARTY INTEGRATIONS

We may provide links to websites or resources outside of our Site for informational purposes only. We may also provide links to third party integrations. Third party integrations are websites or platforms that synchronize with our Site to provide you with additional functionality, tools, or services such as maps, sending requested information, etc. You acknowledge and agree we are not responsible for the availability of third party sites, resources, or integrations and do not endorse and are not responsible or liable for any content, advertising, goods, services or other materials on, available through, or provided by such sites, resources, or integrations. We are not responsible for the privacy or other practices of such sites and cannot guarantee the security of personal information that you provide, or is collected by, such sites. We encourage you to review the privacy policies and terms and conditions on those linked sites.

APPLICABLE LAW

This Policy is governed by the internal substantive laws of New Jersey without regard to its conflict of laws principles. Jurisdiction for any claims arising under or out of this Privacy Policy shall lie exclusively with the state and federal courts within New Jersey. If any provision of this Policy is found to be invalid by a court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of this Policy, which shall remain in full force and effect.

DO NOT TRACK

"Do Not Track" is a privacy preference that you can set in your Internet search browser that sends a signal to a website that you do not want the website operator to track certain browsing information about you. However, because our Site is not configured to detect Do Not Track signals from a user's computer, we are unable to respond to Do Not Track requests. We do not track Site users over time and across third party websites.

INFORMATION ON CHILDREN

The Site is not directed to children as the products and services on this Site are intended for persons 13 years of age and older. We do not knowingly collect, use or disclose any personal information from children. If we learn that personal information of persons less than 13 years-of-age has been collected through our Site, we will take the appropriate steps to delete this information.

FOR CALIFORNIA RESIDENTS ONLY:

Please click here.

Contact Information. If you have any questions concerning our Privacy Policy, please contact us at the appropriate address below. We will attempt, where practical, to respond to your request and to provide you with additional privacy-related information.

Crum & Forster
Attn: General Counsel
P.O. Box 1973
305 Madison Avenue
Morristown, NJ 07962

privacyinformation@cfins.com

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[1] C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company.

OFAC NOTICE

Any payments under the travel protection plans that we market will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws, and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred, or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the travel protection plans that we market. For more information, You may consult the OFAC internet website at https://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx.

FRAUD NOTICE

Fraud language varies by state, please refer to your resident state.

FRAUD WARNING STATEMENT

FOR RESIDENTS OF ALL STATES OTHER THAN THOSE LISTED BELOW: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ALASKA: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

ARIZONA: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

CALIFORNIA: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

DELAWARE: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

FLORIDA: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

IDAHO: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

INDIANA: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

KANSAS: A “fraudulent insurance act” means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

KENTUCKY:

Application: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Claim Form: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

MAINE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

MARYLAND: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MINNESOTA: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NEW HAMPSHIRE: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NEW JERSEY:

Application: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Claim Form: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

NEW MEXICO: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OKLAHOMA: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

OREGON:

IMPORTANT NOTE: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

TENNESSEE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefit.

TEXAS: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

VIRGINIA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

WASHINGTON: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NEW YORK: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

battleface

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