

ZERORISK HR Privacy Policy

Last Updated: June 15, 2018

ZERORISK HR, LLC ("ZRHR," "we," "us," or "our"), respects your privacy rights and is strongly committed to protecting your privacy. This Privacy Policy describes how your personal information is collected, used, stored, and disclosed by us, as well as the choices you can make about how we use your information. This Privacy Policy applies to personal information (as defined below) collected from our online resources, products, services, courses, webinars, and communications (such as websites, mobile applications, publications, e-mail, and other interactive tools) (hereinafter collectively the "ZRHR Site," "Site," or "Services") that display a link to this policy. This Privacy Policy, along with our [Terms of Use](#), governs the Services regardless of how you access them. Some Services, may have a specific, separate Privacy Policy that will govern use of those Services.

This Privacy Policy does not apply to (1) information collected by any third party, including through any application or content (including advertising) that may link to or be accessible from or on our Services;

PLEASE READ THE FOLLOWING CAREFULLY TO UNDERSTAND HOW WE WILL COLLECT, USE, AND PROTECT YOUR PERSONAL INFORMATION.

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If you have any questions about our privacy practices, please refer to the end of this Privacy Policy for information on [How To Contact Us](#).

1. What Information Do We Collect and How Do We Collect It?

We collect three basic types of information from you in conjunction with your use of the Services: (1) personal information, (2) financial information, and (3) nonpersonal information.

a. Personal Information

Personal information is any information that individually identifies you (such as your name, e-mail address, telephone number, postal address, job title, and employer's name).

b. Financial Information

Financial information includes any payment method (such as a credit card number) you provide when you purchase our products or services, including our courses and webinars.

c. Nonpersonal Information

Nonpersonal information is information that does not personally identify you but is generated automatically when you use the Site or the Services, such as anonymous, aggregate, and statistical data about your device, your browser software, your usage of the Site or the Services, and your Internet Protocol ("IP") address. Although such information does not personally identify you, we may be able to determine from an IP address a user's Internet Service Provider ("ISP") and the user's geographic location.

We collect this information in the following ways:

2. Information You Provide Directly to Us

We may ask you to provide your personal information, financial information, or information about your preferences or interests when you:

- Purchase our products or services on the ZRHR Site;
- Register for one of our courses, or webinars through the ZRHR Site;
- Sign up to receive e-mail newsletters from us;
- Participate in completing the online ZERORISK Hiring System assessment;
- Connect with the Services or otherwise allow us to access certain information about you via a social media site; or
- Use links on the Services to contact us to ask questions or request information and materials about the Site, our Services, or provide us with comments and suggestions.

3. Information We Collect Automatically When You Use the ZRHR Site

When you access or use the ZRHR Site, we may use a variety of technologies that automatically collect nonpersonal information about you, including the following:

a. Device Information

We may automatically collect certain information about the computer or devices (including mobile devices) you use to access the Services. This information may include the type of device you are using to access the Services, your browser (for example, whether you use Internet Explorer, Firefox, Safari, Chrome, or another browser), your ISP, your domain name, your IP address, and your unique device identifier (also known as "UDID").

b. Usage Information

We may automatically collect information related to the ways in which you interact with the Services, such as content viewed and the order in which you viewed those pages, the amount of time spent on particular pages, the date and time you used the Services, the frequency of your use of the Services, error logs, crash reports, and other similar information. We may also capture other data, such as search criteria and results.

c. Location Information

When you use a computer, smartphone, or other mobile device to access our Services, or use our mobile applications, we may collect information about your physical location.

4. Use of Cookies and Other Electronic Technologies

When you use our Services, we use a variety of electronic technologies to collect information about your device and your use of the Services. These technologies include cookies and other similar technologies, such as pixel tags and local storage, to help provide you with a better, faster, and safer experience.

a. What Is a Cookie?

A cookie is a small text file that is stored in your Web browser that allows us or a third party to recognize you. Cookies might be used for the following purposes: (1) to enable certain functions, (2) to provide analytics, (3) to store your preferences, and (4) to enable advertising delivery and behavioral advertising.

Cookies can either be session cookies or persistent cookies. A session cookie expires automatically when you close your browser. A persistent cookie will remain until it expires or you delete your cookies. Expiration dates are set in the cookies themselves; some may expire after a few minutes while others may expire after multiple years. Cookies placed by the website you are visiting are sometimes called "first party cookies," while cookies placed by other companies are sometimes called "third party cookies."

b. What Other Similar Technologies Do We Use?

Pixel tags (also called clear GIFs, Web beacons, or pixels) are small blocks of code that are embedded in Web pages, applications, and e-mail notifications that typically work in conjunction with cookies. We may use pixel tags to monitor how you navigate the Services, track the Web pages you visit, improve our products and services, determine which e-mail notifications or newsletters sent by us were opened, and which links were actually clicked. Using pixels allows us to measure and improve our products and services and personalize your experience on the ZRHR Site.

Local storage is an industry-standard technology that allows a website or application to store and retrieve data on a person's computer, mobile phone, or other device. Examples of local storage include browser Web storage (HTML 5) and caching. We may use local storage to help ensure that your account security is not compromised, or to spot irregularities in behavior to prevent your account from being accessed in an unauthorized manner, or to assess the performance of our Services.

Hereinafter, we may use the terms "cookies" or "similar technologies" interchangeably in our Privacy Policy to refer to all technologies that we may use to store data in your browser or device, or that collect information, or that help us identify you in the manner described in this Privacy Policy.

c. Why Do We Use Cookies or Similar Technologies?

We use cookies or similar technologies to do many things, like recognize when you visit the Services and remember your preferences. Cookies are also used to make your interactions with the Site faster and more secure. Each cookie serves one of the following purposes:

Categories of Use	Description
Authentication	These cookies tell us when you are logged in to the Site, so we can show you the right information and provide you with the appropriate services.
Security	These cookies keep our Services safe and secure. They support or enable our security features and help us detect activity that violates of our Terms of Use .
Preferences, features, and services	These cookies provide functionality that help us deliver products and services to you. For example, we use cookies to help recognize and remember when you are logged in to the Site so we can remember your settings and preferences, such as your region or your communication preferences. These cookies may also help us provide services you have requested, such as watching a video.
Performance	These cookies are used to provide you with the best possible experience when using our Services. For example, we may use cookies to help us route traffic between servers and understand how quickly the Services load for different people. We may also use cookies to store information on your browser or device so features that you use on our Services load or respond faster.
Analytics	<p>These cookies track information about how the Services are being used so that we can make improvements. We might also use analytics cookies to test new pages or features to see how users react to them. The following analytics technologies are in use:</p> <p>Google Analytics. Please click here to learn more about how we use Google Analytics and how to opt out of Google Analytics when using the Site.</p>
Advertising	<p>Third-party cookies may be placed by advertising platforms or networks in order to</p> <ul style="list-style-type: none"> • Deliver ads and track ad performance. • Enable advertising networks to deliver ads that may be relevant to you based upon your activities (this is sometimes referred to as "behavioral" or "targeted" advertising).

You can find out more about each cookie by viewing our current cookie list below. We update this list quarterly, so there may be additional cookies that are not yet listed.

Cookie Name	Purpose of Cookie	Duration
<ul style="list-style-type: none"> • ASP.NET_SessionId 	<ul style="list-style-type: none"> • Session identifier 	<ul style="list-style-type: none"> • Session
<ul style="list-style-type: none"> • __utma 	<ul style="list-style-type: none"> • Google Analytics cookie 	<ul style="list-style-type: none"> • Approx. 2 years
<ul style="list-style-type: none"> • __utmb 	<ul style="list-style-type: none"> • Google Analytics cookie 	<ul style="list-style-type: none"> • 30 minutes
<ul style="list-style-type: none"> • _utmz 	<ul style="list-style-type: none"> • Google Analytics cookie 	<ul style="list-style-type: none"> • Session

d. How Do I Manage Cookies?

You can manage cookies by using features and functions available on most Internet browsers. For example, most browsers will allow you to choose what cookies can be placed on your computer and to delete or disable cookies. To learn more about how to control cookie settings through your browser:

- Click [here](#) to learn more about managing cookie settings in Firefox;
- Click [here](#) to learn more about managing cookie settings in Chrome;
- Click [here](#) to learn more about managing cookie settings in Internet Explorer; and
- Click [here](#) to learn more about managing cookie settings in Safari.

In addition, [Firefox](#) and [Chrome](#) have extensive repositories of add-ons that can help enhance your control over your privacy.

Please note that if you decline or disable cookies entirely, certain features of the Services may not function properly.

For more information about the use of cookies, or how to control or delete them, please visit www.allaboutcookies.org or www.aboutcookies.org. If you would like to know more about advertising cookies, including how to opt out of these cookies, please visit the Network Advertising Initiative's consumer opt-out tool at www.networkadvertising.org/choices, or the Digital Advertising Alliance's consumer choice page at www.aboutads.info/choices (United States). If you are located in Canada, please visit the Digital Advertising Alliance of Canada's opt-out tool at www.youradchoices.ca/choices. If you are located in the United Kingdom or European Union, please visit the European Interactive Digital Advertising Alliance's "Your Online Choices" page at www.youronlinechoices.com.

5. Google Analytics

We use Google Analytics, a Web analytics service provided by Google, Inc. ("Google"), to help us understand how you use our Services. Google Analytics uses cookies to collect information such as how often visitors use the Services, what pages they visit, and what website referred you to the Site. We have enabled the Google Analytics Demographics and Interest Reporting feature and use it, along with other information we get from Google Analytics, solely to gain insight about our users' interests and to improve your experience when you visit our Services.

In order to collect this information, Google Analytics places a persistent cookie on your computer or device, so that it can recognize your computer and device when you visit the Services in the future. Google Analytics collects only the IP address assigned to you on the date you visit the Services, rather than your name or any other personally identifying information. The IP address is not shared with us from Google Analytics; only the general location information is shared. This allows us to get a general sense of where our users are located. We do not combine the information generated through the use of Google Analytics with any personal information you have voluntarily provided to us. Although Google Analytics plants a persistent cookie on your Web browser to identify you as a unique member the next time you visit our Site, the cookie cannot be used by anyone but Google. Google's ability to use and share information collected by Google Analytics about your visits to the Services is restricted by the [Google Analytics Terms of Service](#) and the [Google Privacy Policy](#). If you would like to view a more detailed description of Google Analytics security and privacy principles, please click [here](#).

Google has created a browser add-on to allow you to opt out of participating in Google Analytics data collection. This add-on may be found at [Google Analytics Opt-out Browser Add-on](#). You may also opt out of Google Analytics Demographics and Interest Reporting by using the [Ads Setting](#). To learn more about managing cookies, click [here](#).

6. Information from Surveys and Evaluations

We use online surveys to obtain evaluations, feedback, and data on your satisfaction with certain Services, such as websites, content, courses or webinars. These surveys typically do not collect personal information, but certain surveys may request such information from time to time. Moreover, surveys may be sent to you using personal information (such as your name and e-mail address) you provided to us when you registered for the Site, Services, our courses, conferences, or webinars. Participation in these surveys is completely voluntary. If you decline the survey, you will still have access to the Site and, to the extent applicable, the same content, products, and services as those who take the survey. Answers to the surveys help us improve the Site and allow us to tailor our content, products, and services to the needs of our users.

7. Testimonials

We post user testimonials that may contain personal information on the Site. However, we obtain the user's written consent to post his or her name and testimonial as well as any media (such as photos,

videos, or audio recordings) prior to posting such information. If you want your testimonial removed, please [Contact Us](#).

8. How We Use the Information We Collect from You

a. In General

We may use the information we collect from you to further our relationship with you and for other purposes, including, but not limited to, the following:

- To deliver the Services to you and maintain the functionality and security of the Site;
- To deliver the products and services that you purchased on the Site;
- To process and fulfill registrations to our courses and webinars;
- To process and respond to your requests and inquiries, or to otherwise provide you with customer support when you request such support;
- To perform research and analysis about your use of our products and services as well as your interest in new products, services, or content;
- To create statistics and reports for various business purposes;
- To communicate with you by e-mail, U.S. mail, telephone, teleconference, and/or mobile devices about products, services, or content that may be of interest to you either offered by us or by our subsidiaries and affiliated companies;
- To develop and display content and advertising tailored to your interests;
- To verify your log-in credentials to maintain the security of our Services;
- To enforce our [Terms of Use](#);
- To perform functions essential to our business operations;
- To perform functions as otherwise described to you at the time of collection; and
- To comply with applicable legal requirements, industry standards, and our policies, including this Privacy Policy.

b. Financial Information

We may use financial information to process payment for any purchases, subscriptions, or sales made on the Site, to protect against or identify possible fraudulent transactions, and otherwise as needed to manage our business. We collect and process financial information using industry-standard security measures. We will only use and disclose the financial information as needed to provide you with access to the Services, courses, and webinars that you purchased from us.

c. We May Send You Newsletters and Promotional Communications

We may send you newsletters or promotional communications via e-mail or via U.S. mail in order to provide you with targeted, relevant content or information about products, services, courses, and webinars available on our Site that may be of interest to you. All e-mail newsletter and promotional

communications sent via e-mail will include a link to unsubscribe from future e-mail messages. You may also [Contact Us](#) at any time to opt out of receiving our e-mail newsletters and promotional communications.

If you would like to opt out of newsletters and promotional communications sent by U.S. mail, you may do so by contacting ZERORISKHR. Please refer to the [How To Contact Us](#) section below for other ways to contact us to opt out of such mailings.

Although you may be able to opt out of certain lists and communications under this Privacy Policy, you shall not be afforded the opportunity to opt out of receiving the following communications from us via e-mail or U.S. mail or by any other electronic method specified herein or in our [Terms of Use](#): (1) legal notices, (2) notices regarding changes to the [Terms of Use](#) or changes to the Services, (3) notices regarding violations of our [Terms of Use](#), (4) notices concerning subscription fees and subscription renewals, or (4) invoices for subscription fees.

Please review the [With Whom Do We Share or Disclose Your Information?](#) and [Your Choices about Collection and Use of Information](#) sections below for further information.

9. With Whom Do We Share or Disclose Your Information?

We want you to understand when and with whom we may share personal information or financial information we have collected about you or your activities on the Site, including mobile applications.

We do not share your personal information or financial information with others except in the limited circumstances set forth below, or when we inform you and give you an opportunity to opt out of having your personal or financial information shared.

We may share personal information or financial information with the following:

a. Authorized Service Providers

We may share your personal information or financial information with our authorized service providers that perform certain services on our behalf. These services may include processing credit card or other payments, fulfilling orders of certain products and services, supporting our Site functionality, performing business and sales analysis, and supporting surveys or other features offered through our Services. These authorized service providers may have access to personal information or financial information needed to perform their services for us, but they are not permitted to share or use such information for any other purposes and are required to maintain the confidentiality, security, and integrity of such information.

b. Our Subsidiaries and Affiliated Companies

We may share your personal information or financial information with our subsidiaries and affiliated companies in order to provide you with the products and services you purchased on the Site or information about products, services, or content that may be of interest to you.

c. Authorized Resellers, Distributors, and Business Partners

We may share your personal information with trusted participants in our sales and marketing chain, including, but not limited to, authorized resellers, distributors, and business partners ("Channel Partners") for the limited purposes of selling, marketing, or providing support for certain of the products and services offered on the Site. When these Channel Partners transfer personal information to us, we treat that information as described in this Privacy Policy. We take measures to help ensure that our Channel Partners protect the confidentiality, integrity, and security of any personal information we share with them. However, please note that we are not responsible for the privacy practices of our Channel Partners, nor do we control our Channel Partners' collection and use of your personal information. Such collection and use is governed by the terms of their respective privacy policies. Please be sure to read their privacy policies carefully.

d. Other Situations Requiring Disclosure

In addition to the purposes described above, we may disclose your personal information as follows:

- In response to subpoenas, court orders, or legal process, or a request for cooperation from a law enforcement or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law.
- When we believe disclosure is necessary in order to investigate, prevent, report, or take action regarding illegal activities, suspected fraud or other wrongdoing; to protect the security or integrity of the Site or the products and services offered through the Site; to protect and defend the rights, property, or safety of our companies, our users, our employees, or others; to comply with applicable law or cooperate with law enforcement; or to enforce our website [Terms of Use](#) or other agreements or policies.
- We may also disclose your personal information to a third party in connection with a substantial corporate transaction, such as sale of any or all of our businesses, a partial or total sale of the assets of any of our businesses, or if we or our subsidiaries and affiliated companies are involved in a divestiture, merger, acquisition, reorganization, or other corporate change, or in the unlikely event of bankruptcy. Any third party to whom we transfer or sell our assets will have the right to continue to use the personal information that you provide to us in the manner set forth in this Privacy Policy.

10. With Whom Do We Share or Disclose Nonpersonal Information?

We may share nonpersonal information with our corporate subsidiaries and affiliated companies in order to offer you products and services that may be of interest to you, to improve our Site and our Services, or to develop new products and services. We may also share nonpersonal information with authorized service providers if such information is needed for the authorized service providers to perform services on our behalf. We may also share nonpersonal information with our Channel Partners if we enter into an agreement with such partners that requires us to provide such information, or in order to offer you information products and services that may be of interest to you. Finally, we may share nonpersonal information with contributing authors and expert commentators

who have contributed copyrighted content or material that is included in the Services in order to improve and enhance the information that we provide to you.

We reserve the right to use IP addresses to identify a user when we feel it is necessary to enforce compliance with our [Terms of Use](#) or to take actions we deem necessary to protect the integrity of our Site, the Services, or our users. We also reserve the right to use or disclose nonpersonally identifiable information in any manner we see fit in order to improve the Site or the Services.

Please review the [Your Choices about Collection and Use of Information](#) section below for further information.

11. Social Media

We currently maintain social media accounts on Facebook, LinkedIn, Twitter, YouTube and Google+, and we may use these social media websites to interact with you. These social media websites are owned, controlled, and operated by third parties. We do not have any authority over the privacy practices established by these third parties and are not responsible for any nonpersonal, personal, or financial information you may provide, or that is collected from you while on such social media websites. Furthermore, we have no control over the use of any personal or financial information disclosed on social media websites, and you are solely responsible for the effects of any such disclosure. If you chose to interact with us on a social media website, your activities are not governed by this Privacy Policy. Instead, the terms of use and privacy policies applicable to each of those social media websites will govern the information that you disclose there. Please read the privacy policies of Facebook, LinkedIn, Twitter, YouTube and Google+ before submitting personal or financial information or interacting with us on those websites. Please click on the following to view the privacy policies of [Facebook](#), [LinkedIn](#), [Twitter](#), YouTube and [Google+](#).

12. Links to Third-Party Websites

This Privacy Policy applies solely to our Site and Services. The Site and Services may contain links to third-party websites that are not owned or operated by us or our subsidiaries and affiliated companies. We provide these links solely as a convenience to you. Please note that these third-party websites may independently solicit and collect nonpersonal, personal, or financial information from you. We do not control and are not responsible for the privacy practices, policies, or the content of such third-party websites, even if you link to such websites from our Site or Services. We are not responsible for the collection, use, maintenance, sharing, or disclosure of nonpersonal, personal, or financial information by such third-party websites. If you submit personal or financial information to any third-party websites, your information will be governed by the privacy policies of those websites. We strongly recommend that you review the privacy policies of third-party websites that you visit before submitting any personal or financial information.

13. How Can I Access My Personal Information?

If you have a ZERORISK online portal account with us, you have the ability to review and request updates to your personal information online by signing in to your account. You can also review and update your personal information by [contacting us](#).

If you have an online account with us, you may also choose to close your account at any time by contacting ZERORISK HR. After you close your account, you will not be able to sign in to the Site or access any of your personal information. If you close your account, we may still retain certain information associated with your account for analytical, record-keeping, and general business purposes, as well as to prevent fraud, collect any subscription fees owed, enforce our [Terms of Use](#), take actions we deem necessary to protect the integrity of the Site or our users, or take any other actions otherwise permitted by law. In addition, if certain personal information has already been provided to third parties as described in this Privacy Policy, retention of that information will be subject to those third parties' policies.

If you would prefer to contact us by phone or by U.S. mail to review and update your personal information or to close your account, please see the [How To Contact Us](#) section below.

14. Your Choices about the Collection and Use of Your Information

You may choose not to provide us with certain information, but that may result in you being unable to access or use certain features of the Site or Services, because such information may be required in order for you to register as an authorized user of the Site; purchase products or services; or initiate other transactions.

When you register on the Site, you may be given a choice as to whether you want to receive e-mail messages and e-mail newsletters about product updates, improvements, special offers, or special content offered by us. At any time, you can choose to no longer receive promotional e-mails or newsletters from us by clicking the "unsubscribe" link in the body of the e-mail or, as previously noted, you may also opt out of receiving promotional communications and e-mail newsletters from us at any time by [contacting ZRHR](#). You may also contact us by using one of the other methods specified in the [How To Contact Us](#) section below. It may take up to 10 business days from the date that we receive your opt-out request for us to process it. However, we shall continue to send you other types of transactional e-mail communications, such as, but not limited to, legal notices, notices about changes to our [Terms of Use](#) or our Services, invoices, or notices regarding subscription renewals, without offering you the opportunity to opt out of receiving them. Please note that changing information in your account, or otherwise opting out of receiving promotional communications or e-mail newsletters will only affect future activities or communications from us. If we have already provided your information to a third party (such as an authorized service provider or Channel Partner) before you have changed your preferences or updated your information, you may have to change your preferences directly with that third party.

When you register on our Site, you may be given a choice as to whether you want to receive newsletters and promotional communications via U.S. mail. At any time, you can choose to opt out of receiving such newsletters or promotional communications by contacting us by using any one of

the other methods specified in the [How To Contact Us](#) section below. It may take up to 10 business days from the date that we receive your opt-out request for us to process it.

Please [Contact Us](#) if you have any questions or concerns about the use of your personal or financial information by authorized service providers or if you believe that an authorized service provider is using your personal information for its own purposes.

As previously noted, we are not responsible for the privacy practices of our Channel Partners, nor do we control our Channel Partners' collection and use of your personal information. Such collection and use is governed by the terms of their respective privacy policies. If you have concerns that a Channel Partner is using your personal information for its own purposes, please refer to that Channel Partner's privacy policy and contact that Channel Partner to change your preferences.

Please be aware that if you change your privacy practices with a third party, such as a Channel Partner, we will continue sharing your information as otherwise described in the [How Do We Use the Information We Collect from You?](#) and [With Whom Do We Share or Disclose Your Information?](#) sections of this Privacy Policy, including with our authorized service providers, to process and fulfill orders of products and services that you purchased on the Site, to process and fulfill registrations to our courses and webinars, and to comply with legal requirements.

15. Your Choices about Geolocation Information

When you use the Services on your mobile device, you may choose not to share your geolocation details with us by adjusting the device's location services settings. For instructions on changing the relevant settings, please contact your service provider or device manufacturer.

16. Your California Privacy Rights

Pursuant to California Civil Code Section 1798.83, also known as the "Shine The Light" law, California residents who provide us with personal information in obtaining products or services for personal use are entitled to request and obtain from us, one time per calendar year, information about the personal information we share, if any, with other businesses for their direct marketing uses. Alternatively, the law provides that in lieu of responding to such a request, a company may comply by disclosing in its Privacy Policy that it provides consumers with a choice to opt out of having your personal information shared with third parties for those third parties' direct marketing purposes, and information on how to exercise that choice. We have such a policy in place. The [With Whom Do We Share or Disclose Your Information?](#) and [Your Choices about the Collection and Use of Your Information](#) sections of this Privacy Policy explain our practices and how you can opt out of having your information shared with third parties for their direct marketing purposes.

If you are a California resident and you have questions about our practices with respect to sharing information with third parties for their direct marketing purposes and your ability to exercise choice, please [Contact Us](#), or you may write to us at the following mailing address:

ZERORISK HR, LLC
ATTN: HR Services Department

12222 Merit Drive
Suite 1600
Dallas, TX 75251

You must put the statement "Your California Privacy Rights" in the comments field of the "Contact Us" form, or include it in your writing if you write to us at the designated mailing address. You must include your name, street address, city, state, and zip code in all such communications (whether in the comments of the "Contact Us" form or in your letter if you write to us at the designated mailing address). We will respond to you at your mailing address or, at our option, your e-mail address. We are not responsible for notices that are not labeled or sent properly or that do not have complete information.

17. Do Not Track Signals

Some newer Web browsers allow you to set a "Do Not Track" privacy preference that transmits a "Do Not Track" signal to the websites you visit with information indicating that you do not want your activity to be tracked. More information about this privacy preference can be found on the following websites: [Firefox](#) and [Internet Explorer](#). Please note that this "Do Not Track" signal is different from disabling certain forms of tracking cookies in your browser settings, as browsers with the "Do Not Track" preference enabled still have the ability to accept cookies. We do not respond to "Do Not Track" signals at this time. If we do so in the future, we will describe how we do so in this Privacy Policy. For more information about "Do Not Track," please visit www.allaboutdnt.org.

18. How We Protect Your Personal and Financial Information

The security of your personal and financial information is important to us. Therefore, we maintain administrative, technical, and physical safeguards designed to assist us in protecting the personal and financial information we collect against accidental, unlawful, or unauthorized destruction, loss, alteration, access, disclosure, or use. For example, our payment processing vendor complies with the current Payment Card Industry Data Security Standards for encryption in the transmission of your sensitive personal and financial information, and we use firewalls to help prevent unauthorized personnel from gaining access to your personal and financial information.

Please note that due to the inherent open nature of the Internet, no electronic transmission of information can be entirely secure. We cannot guarantee that the security measures we have in place to safeguard personal information or financial information will never be defeated or fail or that those measures will always be sufficient or effective.

To further protect yourself, you should safeguard your password and not share it with anyone. You should also sign off your account and close your browser window when you have finished your visit to the Site. Please note that we will never ask for your account user name or password via e-mail.

19. Visiting the Services from Outside the United States

This Privacy Policy is intended to cover collection and use of information on the Site and Services from residents of the United States. If you are visiting the Site, or purchasing our products and services from outside of the United States, or are otherwise contacting us from outside the United States, please be aware that your information, including personal information or financial information, may be transferred to or processed in the United States where our servers are located and our central database is operated, or in those countries where our authorized service providers and Channel Partners are located. The data protection and other laws of the United States and other countries might not be as comprehensive as those in force in your country, but please be assured that we take steps to ensure that your privacy is protected. By using the Site or the Services, or providing us with any personal information or financial information, you consent to the transfer and processing of your information in the United States and the countries of our authorized service providers and Channel Partners with whom we share it as described in this Privacy Policy. You also agree that all transactions relating to the Site or our products and services shall be deemed to have occurred in the United States and are consenting to the application of United States federal and Texas state law in all matters concerning the Site, the Services, and this Privacy Policy.

20. Children's Privacy

We recognize the particular importance of protecting privacy where children are involved and are committed to protecting children's privacy on the Internet. We do not market the Site or any products or services offered on the Site to children under the age of 18, nor do we knowingly collect personal information from children under the age of 18.

21. Changes to this Privacy Policy

We reserve the right to change, modify, or revise this Privacy Policy from time to time to reflect changes in our privacy practices or to keep pace with changes to the products or services offered on the Site. When we post changes to this Privacy Policy, we will revise the "LAST UPDATED" date at the top of this Privacy Policy, and any changes will be effective upon posting of the revised version of this Privacy Policy. If, in our sole discretion, we deem a revision to this Privacy Policy to be material, we will notify you by e-mail or by posting a prominent notice on the Services, or by any other method ZRHR reasonably determines will provide appropriate notice. It is your responsibility to check the ZRHR Site or the Services periodically for changes to this Privacy Policy. Therefore, we encourage you to check the date of this Privacy Policy on a regular basis for the latest information about our privacy practices. **YOUR CONTINUED ACCESS TO OR USE OF ANY PORTION OF THE ZERORISK HR SITES OR THE SERVICES CONSTITUTES YOUR ACCEPTANCE OF AND AGREEMENT TO BE BOUND BY ANY SUCH CHANGES TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO THE TERMS OF THIS PRIVACY POLICY, OR ANY SUBSEQUENTLY REVISED VERSION OF THIS PRIVACY POLICY, YOUR SOLE REMEDY IS TO DISCONTINUE USE OF THE SITE AND THE SERVICES.**

22. How To Contact Us

If you have any questions or comments about this Privacy Policy, or if you would like us to update information we have about you or your preferences, please [Contact Us](#). You may also contact us at the following address or phone number:

ZERORISK HR, LLC
Attn: HR Services Department
12222 Merit Drive
Suite 1600
Dallas, TX 75251
Tel: (972) 996-0800
Toll Free: (800) 827-5991