

The Ohio Transit Risk Pool (“OTRP”) is a transit-based risk pool in Ohio that pools resources, risk management, and ideas to create shared solutions that benefit public transit members. To find out more about us, please visit our website at <https://www.otrp.org/>. The term OTRP as used in this Privacy Policy includes “OTRP,” “we,” or “us”.

Federal law requires us to tell you how we collect, use, share, and protect your personal information. Federal law also limits how we can use your personal information. Protecting the privacy and security of your personal information is very important to us. Please read this Privacy Policy carefully to understand what we do with the personal information we collect online.

We may collect personally identifiable information when you visit our website or use otherwise use our services, which many include the use of RingCentral. Personally identifiable information is defined as information that can be used to distinguish or trace an individual’s identity, either alone or when combined with other information that is linked or linkable to a specific individual. For purposes of this policy, personally identifiable information includes, but is not limited to, your name, email address, mailing address, phone number, credit card, or other financial information.

We also automatically receive and record information on our server logs from your browser including your IP address, cookie information, and pages visited. This Privacy Policy explains what information of yours will be collected by us when you access our site, how the information will be used, and how you can control the collection, correction and/or deletion of information. This Privacy Policy does not apply to information we collect by other means (including offline) or from other sources except for OTRP’s SMS Privacy Policy as stated in more detail below. The use of information collected through our site and when using RingCentral shall be limited to the purposes under this Privacy Policy.

What information do we collect?

We collect personally identifiable information from you when you register on our sites, respond to a survey, fill out a form, and/or communicate through RingCentral via SMS.

When registering on our site, as appropriate, you may be asked to enter personally identifiable information about you, including your name, email address, mailing address, phone number, or credit card information.

We may also collect any information you provide upon contacting us.

We use technologies such as: cookies, beacons, tags, and/or scripts. For example, a “cookie” is a small text file stored on your computer that makes it easy for you to move around a website without continually re-entering items such as your name, password, and preferences.

These technologies may be used in analyzing trends, administering the site, tracking your movements around the site, and to gather demographic information about our user base as a whole. We use cookies to identify users of the site for general analytics and in the furtherance of our other legitimate interests generally. This information is gathered from all users and visitors. This website also uses Google Analytics to track user activity, page content, IP address, geolocation data,

browser/system information, other websites visited, and detection of other first-party cookies. You may learn how to opt out of Google Analytics by clicking [here](#).

For what reasons do we use your information?

Any of the information we collect from you may be used in one of the following ways:

- To handle and process claims;
- To personalize your experience (your information helps us to better respond to your individual needs);
- To improve our website (we continually strive to improve our website offerings based on the information and feedback we receive from you);
- To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs);
- To process transactions;
- To administer a contest, promotion, survey, or other site feature;
- To send periodic emails (The email address you provide may be used to send you information and updates pertaining to your order, in addition to receiving occasional company news, updates, related product or service information, etc.); and
- To operate and maintain the site and for marketing and other advertising purposes.

Do we disclose any information to outside parties?

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. For example, we may store personal information in locations outside our direct control which have agreements with us to keep such information confidential. We may also release your information when we believe release is necessary to comply with the law, enforce our site policies or protect the security or integrity of OTRP members, or protect our or others' rights, property, and/or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

Your information collected through the site may be stored and processed in the United States, Europe, or any other country in which our storage providers may locate servers. We may transfer information that we collect about you, including personal information, to other third parties across borders and from your country or jurisdiction to other countries or jurisdictions around the world for such storage purposes.

How do we protect your information?

We are concerned with protecting your privacy and data, but we cannot ensure or warrant the security of any information that you transmit to us or guarantee that your information gathered through the site may not be accessed, disclosed, altered or destroyed by breach of any of our safeguards. Specifically, we utilize Secure Sockets Layer (SSL) software to safeguard your personal information, which is the industry standard and among the best software available today

for secure commerce transactions. It encrypts all of your personal information, including credit card number, name, and address, so that it cannot be read over the internet. However, no method of transmission over the Internet or method of electronic storage is 100% secure. Therefore, we cannot guarantee its absolute security. If you have any questions about security on our site, you can contact us at AndyH@otrp.org.

If personal information is compromised as a breach of security, we will promptly notify site users in compliance with applicable law.

RingCentral & SMS Messaging

OTRP uses SMS messaging, MMS messaging, and other text messaging based-services provided through RingCentral to allow OTRP adjusters to easily communicate with claimants. Find out more information about RingCentral and its app services by clicking [here](#).

SMS consent is not shared with third parties or affiliates and is solely used by OTRP through RingCentral to facilitate SMS messaging between adjusters and claimants for valid business purposes.

Messaging frequency may vary, and standard messaging and data rates may apply. To opt out of RingCentral SMS messaging at any time, text STOP or UNSUBSCRIBE. For further assistance, text HELP or visit our website at <https://www.otrp.org/>.

SMS Terms of Service

By opting in to SMS from a web form or other medium, you are agreeing to receive SMS messages from OTRP. This includes SMS messages for conversations related to claims management. Message frequency varies. Message and data rates may apply. Message HELP for help. Reply STOP or UNSUBSCRIBE to any message to opt out.

Amendment, Enforcement and Dispute Resolution

Residents of some jurisdictions, including those in California or outside of the United States, may have rights related to access, amendment, or deletion of personal information. We comply with all applicable laws.

Our Retention of Your Information

We will retain your information for as long as necessary but no longer than one year after your last visit to our site.

Children's Privacy

Protecting the privacy of young children is especially important. For that reason we do not knowingly collect or solicit personal information from anyone under the age of 13. If you are under 13 years of age, then please do not use or access our site at any time or in any manner. In the event

we learn that we have collected personal information from a child under age 13 and without verifiable parental consent, we will delete that information as quickly as possible. If you believe that we might have any information from or about a child under 13, please contact us at AndyH@otrp.org.

Links to Other Websites

We are not responsible for the practices employed by websites or services linked to or from our site, including the information or content contained therein. Please remember that when you use a link to go from our site to another website or service, our Privacy Policy does not apply to third-party websites or services. Your browsing and interaction on any third-party website or service, including those that have a link or advertisement on our site, are subject to that third party's own rules and policies. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

Changes to Our Privacy Policy

All changes to this Privacy Policy are effective when they are posted on this page. When we change the policy in a material manner, we will let you know via email (if you have opted in to receive emails or other resources) or a prominent notice on our site, prior to the change becoming effective and update the "effective date" at the top of this page.

Your Consent

By using our site, you consent to our Privacy Policy.

Contacting OTRP

If you have questions, comments, or concerns regarding this Privacy Policy, please contact Andy Hodovan via email at AndyH@otrp.org. You may also contact Mr. Hodovan in writing at:

Ohio Transit Risk Pool
ATTN: Andy Hodovan
1 Park Centre Dr., Ste. 300
Wadsworth, OH 44281