



RATEFAST CCPA PRIVACY POLICY

Effective: January 11, 2023

This privacy notice and policy for California residents ("notice") supplements the information contained in the Rate-Fast.com Privacy Notice. This notice applies solely to visitors, users, and others ("Consumers" or "you") who reside in the State of California. We adopt this section to comply with the California Consumer Privacy Act of 2018 ("CCPA"). This notice should also be read together with other applicable RateFast policies. Terms defined in the CCPA have the same meaning when used here. You can [download a PDF version of this notice and policy here.](#)

The disclosures in this section apply solely to the extent the CCPA applies to the information and data processing activities in question. Please note that the CCPA has a number of exemptions, including for certain personal information that we collect when providing services to business customers communication ("B2B personal information"). Therefore, you may not have certain rights with respect to your information that we describe below.

Our Information Practices

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device ("personal information"). Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data.

In particular, we have set out below the categories of personal information we collected about California residents within the last twelve (12) months. For each category of



personal information we have collected, we have included the reference to the enumerated category or categories of personal information in California Civil Code Sec. 1798.140(o)(1) that most closely describe such personal information:

Category	Examples
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming or viewing histories or tendencies.
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
G. Geolocation data.	Physical location or movements.
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.
I. Professional or employment-related information.	Current or past job history or performance evaluations.
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.



We obtain the categories of personal information listed above from the following types of sources:

- Directly from you. For example, when you create an account on our website, apply to one of our available positions, request marketing materials about our products, send messages on social media, request and enquire about customer support, or contact us by phone, email, and via the forms on our website.
- Third Parties, including Service Providers. For example, service providers that RateFast uses and other third parties that RateFast chooses to collaborate or work with.
- Using cookies and automatic collection methods. RateFast and its service providers may collect information from the computer, tablet, phone, or other device that you install our mobile application on, that you use to access our websites, or that you use to open an email or click on an advertisement from RateFast.

RateFast collects, uses, retains, and discloses your personal information for the purposes described below:

- Communicate with you about our products and services.
- Provide and deliver products and services including customer service, terms of service, billing and invoices.
- Respond to your comments or questions.
- Enforce our legal rights and comply with legal requirements.
- Notify you about changes to our website, offers, new features, new services, new articles and other media content, changes to terms of service, or obtain any required consents.
- Improve our website, services and products to better meet customer needs.

With respect to de-identified patient information, we disclose such information to third parties only when permissible pursuant to our contractual commitments with customers and in accordance with Health Insurance Portability and Accountability Act (“HIPAA”) requirements or other applicable law. We employ the safe harbor method or the expert determination method, as enumerated under HIPAA. Those third parties to whom the de-identified data is disclosed are third party service providers/vendors with



whom we have relationships and/or academic researchers and/or institutions that are contributing to the improvement of healthcare.

Sharing of Personal Information

In the preceding 12 months, RateFast disclosed the above categories of personal information to the following categories of third parties for a business purpose, in some cases as directed by you:

RateFast Affiliates. For example, Clover affiliates may share business processes and common data systems.

Third parties and service providers that provide products or services to us. For example, companies that help us support our websites, or that provide services to you such as Authorize.net and third parties associated with the use of the Injury Launch form. RateFast may also use third parties or service providers to help with auditing interactions and transactions with you, addressing security, fixing errors, helping us with advertising or marketing, maintaining accounts and providing customer service, helping with our internal research, and verifying product and service quality.

Your Rights and Choices

You may have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Depending on your request, this may include:

- The specific pieces of personal information we collected about you.
- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting that personal information.
- The categories of third parties with whom we share that personal information.

You may have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception



applies. The CCPA also provides a right to opt out of the sale of your personal information. At this time, we do not sell your personal information, except to the extent that the sharing of cookie information for purposes of targeted advertising constitutes a “sale” under the CCPA. To exercise your options with respect to cookies, please select “Cookie Preferences” on the banner that is visible at the bottom of our website, or click link on the bottom of athenahealth.com labeled, “Cookie Preferences”.

Exercising Your Right To Know And to Request Deletion

If you are a California resident, you may request that we disclose what personal information we collect, use or disclose about you (right to know”) and to request deletion of personal information. To request to exercise the right to know or to delete personal information, please submit a verifiable consumer request to us by either:

- Submitting a request at www.rate-fast.com/contact
- Emailing info@rate-fast.com
- Calling 707-304-5949
- In writing:

Alchemy Logic Systems, Inc.
2360 Mendocino Ave.
Suite A2-325
Santa Rosa, California 95403

Only you or a person legally authorized to act for you may make a verifiable consumer request related to your personal information. The request must include documentation that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, which may include:

- Name, email address, phone, address, and date of birth.
- Description of your request with sufficient detail that allows us to properly understand, evaluate, and respond.

We cannot substantively respond to your request or personal information to you if we cannot verify your identity or authority to make the request and confirm that the personal information relates to you, except in cases where the CCPA does not require a verifiable request for a response. Making a verifiable consumer request does not



require you to create an account with us. We will use personal information you provide in a verifiable consumer request only to verify the requester's identity or authority to make the request and to maintain a record of your request.

You may make a consumer request for a right to know or data deletion twice within a 12-month period. RateFast will respond to your request in accordance with the CCPA. If we deny your request, we will explain why.

You may not be discriminated against because you exercise any of your rights under the CCPA in violation of California Civil Code § 1798.125.

When a business sells your personal information, you have a right to opt out of such sale. RateFast does not sell, and in the preceding 12 months did not sell, California residents' personal information. RateFast does not have actual knowledge that it sells the personal information of minors under 16 years of age.

Contact For More Information

If you have any questions or comments about this notice and policy, the ways in which we collect and use your personal information, your choices and rights regarding such use, please do not hesitate to contact us at:

Postal address: Alchemy Logic Systems, Inc.
 2360 Mendocino Ave.
 Suite A2-325
 Santa Rosa, California 95403

Email: info@rate-fast.com