



## RateFast Privacy Policy

Last updated February 15, 2023

### Introduction

This Website Privacy Notice describes how Alchemy Logic Systems Inc. dba RateFast (“we” or “RateFast”) collects and uses any personal information that you may give to us and that may be gathered when you visit our website, use RateFast services, or otherwise engage with RateFast. By engaging with RateFast, you are accepting our practices.

California residents, [see our CCPA Privacy Policy here](#). To correct inaccurate personal information that we have about you, or to limit the use/disclosure of your sensitive personal information, [click here](#).

### 1. Collection of Personal Information

RateFast collects different categories of personal information from site visitors. What information we collect will depend upon what you use our website for such as requesting more information about trying RateFast through our Contact page, opening an account through the Sign Up page, joining an existing account through the Join page, submitting information to a third-party through the RateFast Injury Launch page or providing information after you have logged into your RateFast user account.

If you do not want your personal information processed as described in this statement, do not access or use our website. If you are a California resident, [see your rights under CCPA here](#). If you are a California resident and wish to limit the use of your sensitive personal information, [click here](#).

**A. Personal Information you give to us:** We collect information that you manually enter into our website or that you provide to us by any other method. This information includes your name, email, phone or cellphone number, credit card, billing information, address, industry, and other information you choose to provide.

**Automatically Disclosed Personal Information:** Every website you visit collects certain pieces of information that are automatically disclosed to the webhost, such as the IP address of your device, device and connection information (including browser type, internet service provider, operating system, and referring/exit pages), site pages, content viewed, interactions on our website, frequency of visits to our website, the perceived location of your device, the time of your visit and other information collected by cookies. This site, like most other sites, records this basic information about your use of the website. This anonymized information is traced via our webhosting services, as well as Google Analytics, a common analytics platform. You may opt out of Google Analytics



data gathering using Google's web browser plugin. Websites carry a lot of data like pictures, video, sound, information that you, the user, has entered, etc.

**Cookies Notice and Do Not Track:** "Cookies" are small pieces of data sent from a website and stored in your web browser while you are on the site, to save resources for the network. RateFast's website uses cookies, tags, and web beacons for different purposes, including to provide you with information based upon your browsing preferences, regional and geographic preferences and saving your settings. Most browsers accept cookies by default. You can change your web browser settings to alert you when you receive cookies, or to not accept cookies.

## 2. Use of Personal Information

RateFast collects information from users of our website to provide you with our products and services, information, special offerings, customer service, and to improve and update our website and to help us better understand visitor and users' needs and interests. For example, we use personal information to:

- 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.

Providing information is optional, but it is necessary to provide you with RateFast services or to access certain content on our website. In such cases, if you do not provide your information, we may not be able to provide you with the requested services.

By providing us with your email address or other contact information, you are agreeing to be emailed or otherwise contacted by RateFast. Your email address may be combined with other information about your use or access to our website and your contact information will be stored in our marketing lead generation system. You may unsubscribe to any marketing emails at any time through each individual marketing email or by emailing [info@rate-fast.com](mailto:info@rate-fast.com) and requesting to be unsubscribed.

We use anonymized user-submitted information including anonymized patient data for research and development of RateFast software's algorithms. We do not use your information to make automated decisions. This personal information may be used by us to understand where users are coming from and how users behave on our website. The



goal of collecting this information is to enhance the website and improve communication with our users. We do not sell this information to advertisers.

### **3. Sharing of Personal Information**

RateFast may share personal information as follows:

- To RateFast affiliated and unaffiliated service providers and business partners. RateFast may share personal information to the extent needed to respond to requests for information about products and services, helping us with advertising or marketing, and providing our products and services and customer service.
- To RateFast advisors. We may disclose information to our auditors, attorneys, or other advisors.
- To government and law enforcement, emergency situations. RateFast may also access, transfer, disclose and preserve personal information when doing so is necessary to: comply with applicable law or respond to valid legal process, including from law enforcement or other government agencies; operate and maintain the security of RateFast's systems, including to prevent or stop an attack on our computer systems or networks; protect the rights or property of ourselves or others, including enforcing our agreements, terms, and policies; or act in urgent circumstances such as protecting the health or personal safety of an employee or worker, agent, or customer of RateFast's products or services, or a member of the public.
- RateFast service providers involved in providing web hosting and analytics services may collect personal information about your online activities as a byproduct of using the website.

### **4. Security**

We use security software, including virus and firewall protection, disaster recovery capabilities, password protection, multifactor authentication, backup services, employee training, and penetration tests among other measures to protect your personal information. We regularly review our business practices for compliance with policies and procedures governing the security and confidentiality of information. Our security policies and practices limit employee access to confidential information and provides that personal information can only be disclosed to authorized persons.

Please note that your ability to access some services and content may be password protected and subject to multifactor identification. We advise that you do not share your password with anyone. We also recommend that you sign out of password-protected services at the end of your session.



## **5. Consent to Use of Personal Information by Third Parties**

Creation of new user accounts and practice accounts via the Sign Up form requires providing credit card information and other billing information. By providing billing information, users consent to share this information with RateFast and Authorize.Net Payment Gateway (<https://www.authorize.net/>), and agree to the policies of Authorize.net. Note that RateFast does not save your full credit card details but Authorize.Net may.

By submitting information via a RateFast Injury Launch form, users consent to sharing information with RateFast and with the third-party organization associated with that Injury Launch form. By using a RateFast Injury Launch form, users consent to the privacy policies of these third-party organizations. Links to the websites of these organizations may be found on each individual Injury Launch form.

We offer the services of third-party sites and business relationships to enhance your use of RateFast. If you choose to use a third-party service provider, you will be accepting that vendor's privacy policies. RateFast expressly disclaims any responsibility for those vendors and for personal information provided by you to them. RateFast is providing these links to you as a convenience.

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 or safety.

## **6. Children and COPPA**

This website is not meant for use by children. RateFast does not sell services or products to anyone under the age of 18.

The Children's Online Privacy Protection Act (COPPA) applies to websites and services that intend to collect information from children under the age of 13. Our services are not directed to children under the age of 13, nor do we knowingly collect information from children under the age of 13. For more information on COPPA, please see the FTC website:

<https://www.consumer.ftc.gov/articles/0031-protecting-your-childs-privacy-online>



## **7. Accessing Your Personal Information**

You can request to have all of your PII (personal identifiable information) sent to you by emailing RateFast at [info@rate-fast.com](mailto:info@rate-fast.com).

## **8. Consent**

By using our website, you consent to the collection and use of your personal information as described in this Privacy Notice. You have the right to withdraw your consent at any time. To withdraw consent, you should terminate the use of the website and take all steps required to terminate any user agreements you have with RateFast by emailing [info@rate-fast.com](mailto:info@rate-fast.com).

## **9. Contact**

If you have any questions, you can contact RateFast at:

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

Or send an email to [info@rate-fast.com](mailto:info@rate-fast.com).

RateFast updates this notice from time to time, including by making material changes. Any such changes will be effective immediately upon being posted, unless otherwise stated. Each time you visit our website, review this notice for the latest information about our privacy practices. Continued use of the website will constitute consent to the terms of this Privacy Notice.

## **10. Effective Date**

This Privacy Notice is effective as of February 15, 2023.



## RATEFAST CCPA PRIVACY POLICY

Effective: February 15, 2023

This privacy notice and policy for California residents ("CCPA Policy") supplements the information contained in the Rate-Fast.com Privacy Notice. This CCPA Policy applies solely to visitors, users, and others ("Consumers" or "you") who reside in the State of California. We adopt this CCPA Policy to comply with the California Consumer Privacy Act of 2018 ("CCPA"). This CCPA Policy 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, the CCPA Policy may not apply to certain 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 may have 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.
- J. Inferences drawn from other personal information. Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
- K. Sensitive personal information. Sensitive personal information is a specific subset of personal information that includes certain government identifiers (such as social security numbers); an account log-in, financial account, debit card, or credit card number with any required security code, password, or credentials allowing access to an account; precise geolocation; contents of mail, email, and text messages; genetic data; biometric information processed to identify a consumer; information concerning a consumer's health, sex life, or sexual orientation; or information about racial or ethnic origin, religious or philosophical beliefs, or union membership. Consumers have the right to also limit a business's use and disclosure of their sensitive personal information.

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, RateFast 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 and the RateFast Express process. 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 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. For California residents, 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, Correct, Limit, and Request Deletion of Your Data**

If you are a California resident, under the CCPA 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.

Under the California Privacy Rights Act (CPRA), you have the right to correct inaccurate personal information that we may have about you and you have the right to limit the use and disclosure of your SPI (sensitive personal information).

To exercise any of your rights regarding your data, please submit a verifiable consumer request to us by either:



- Submitting a request at [www.rate-fast.com/contact](http://www.rate-fast.com/contact)
- Emailing [info@rate-fast.com](mailto: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 requests 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 send personal information to you if we cannot verify your identity or your authority to make the request and confirm that the personal information relates to you, except in cases where the CCPA, CPRA, or other state specific laws, do 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](mailto:info@rate-fast.com)