

Privacy Policy

1. Introduction

This website is operated by: RiverCity Insurance LLC.

It is very important to us to handle the data of our website visitors confidentially and to protect it in the best possible way. For this reason, we make every effort to comply with the requirements of the GDPR.

In the following, we explain to you how we process your data on our website. To do this, we use language that is as clear and transparent as possible so that you can really understand what happens to your data.

2. General information

2.1 Processing of personal data and other terms

Data protection applies to the processing of personal data. Personal data means all data with which you can be personally identified . This is, for example, the IP address of the device (PC, laptop, smartphone, etc.) in front of which you are currently sitting . Such data is processed when 'something happens to it'. Here, for example, the IP is transmitted from the browser to our provider and automatically stored there. This is then a processing (according to Art. 4 No. 2 GDPR) of personal data (according to Art. 4 No. 1 GDPR).

These and other legal definitions can be found in Art. 4 GDPR.

2.2 Applicable regulations/laws - GDPR, BDSG and TTDSG

The scope of data protection is regulated by law. In this case, these are the GDPR (General Data Protection Regulation) as a European regulation and the BDSG (Federal Data Protection Act) as a national law.

In addition, the TTDSG supplements the provisions of the GDPR as far as the use of cookies is concerned.

2.3 The person responsible

The controller responsible for data processing on this website is within the meaning of the GDPR. This is the natural or legal person who alone or jointly

with others determines the purposes and means of the processing of personal data.

You can reach the person responsible at :

RiverCity Insurance LLC

1810 Summer ST NE Salem, OR 97301

olga@rcityinsurance.com

2.4 How data is generally processed on this website

As we have already established, some data (e.g. IP address) is collected automatically. This data is mainly required for the technical provision of the website. If we also use personal data or collect other data, we will inform you of this at or ask for your consent.

You consciously provide us with other personal data at .

You can find detailed information on this at below.

2.5 Your rights

The GDPR provides you with comprehensive rights. These include, for example, free information about the origin, recipient and purpose of your stored personal data. You can also request the correction, blocking or deletion of this data or complain to the responsible data protection supervisory authority. You can revoke your consent to at any time.

The details of these rights and how to exercise them can be found at in the last section of this Privacy Policy.

2.6 Data protection - Our view

Data protection is more than just a chore for us! Personal data has great value and careful handling of this data should be a matter of course in our digitalized world. Furthermore, as a website visitor to , you should be able to decide for yourself what "happens" to your data, when and by whom. We therefore undertake to comply with all statutory provisions, collect only the data that is necessary for us and, of course, treat it confidentially.

2.7 Forwarding and deletion

The transfer and deletion of data are also important and sensitive issues. We would therefore like to briefly inform you in advance at about our general approach to this.

Data will only be passed on on the basis of a legal basis and only if this is unavoidable. This may be the case in particular if it is a so-called Data Processor and a Data Processing Agreement has been concluded in accordance with Art. 28 GDPR.

We delete your data when the purpose and legal basis for processing no longer apply and the deletion does not conflict with any other legal obligations. Art. 17 GDPR also provides a 'good' overview of this.

For further information, please refer to this Privacy Policy at and contact if you have any specific questions.

2.8 Hosting

This website is hosted externally. The personal data collected on this website is stored on the hoster's servers. This includes the automatically collected and stored log files (see below for more details), as well as all other data provided by website visitors to .

External hosting is used for the purpose of secure, fast and reliable provision of our website and in this context serves to fulfill the contract with our potential and existing customers .

The legal basis for the processing is Art. 6 para. 1 lit. a, b and f GDPR, as well as § 25 para. 1 TTDSG, insofar as consent includes the storage of cookies or access to information in the terminal device of the website visitor or user within the meaning of the TTDSG.

Our hoster only processes data that is necessary to fulfill its performance obligations and acts as our Data Processor, i.e. it is subject to our instructions. We have concluded a corresponding Data Processing Agreement with our hoster.

We use the following hoster:

WiX

Wix.com Ltd, Nema St. 40, 6350671 Tel Aviv, Israel.

support@wix.com

<https://de.wix.com/about/privacy>.

2.9 Legal basis

The processing of personal data always requires a legal basis. The GDPR provides the following possibilities in Art. 6 para. 1 sentence 1:

- a) The data subject has given their consent to the processing of their personal data for one or more specific purposes;
- b) processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract;
- c) processing is necessary for compliance with a legal obligation to which the controller is subject
- d) processing is necessary in order to protect the vital interests of the data subject or of another natural person;
- e) processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller
- f) processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party , except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child.

In the following sections, we will tell you the specific legal basis for the respective processing.

3. What happens on our website

Below you can find out what data is collected when you visit our website , for what purpose this is done and on what legal basis.

3.1 Data collection when accessing the website

When you visit the website, information is automatically stored in so-called server log files. This is the following information:

- Browser type and browser version
- Operating system used

- Referrer URL
- Host name of the accessing computer
- Time of the server request
- IP address

This data is temporarily required in order to be able to display our website to you permanently and without any problems. In particular, this data is used for the following purposes:

- System security of the website
- System stability of the website
- Troubleshooting on the website
- Establishing a connection to the website
- Presentation of the website

Data processing is carried out in accordance with Art. 6 para. 1 lit. f GDPR and is based on our legitimate interest in the processing of this data, in particular our interest in the functionality of the website and its security.

Where possible, this data is stored in pseudonymized form and deleted once the respective purpose has been achieved.

If the server log files make it possible to identify the data subject, the data is stored for a maximum period of 14 days. An exception is made if a security-relevant event occurs. In this case, the server log files are stored until the security-relevant event has been resolved and finally clarified.

Otherwise, no merging with other data takes place.

3.2 Cookies

3.2.1 General information

This website uses so-called cookies. This is a data record, information that is stored in the browser of your end device and is related to our website.

The use of cookies can make it easier for visitors to navigate the website.

3.2.2 Rejecting cookies

The setting of cookies can be prevented by adjusting the settings of your browser at .

Here you will find the corresponding links to frequently used browsers:

Mozilla Firefox: <https://support.mozilla.org/de/kb/cookies-und-website-daten-in-firefox-loschen?redirectslug=Cookies+%C3%B6schen&redirectlocale=en>

Google Chrome: <https://support.google.com/chrome/answer/95647?co=GENIE.Platform%3DDesktop&hl=de>

Microsoft Edge: <https://support.microsoft.com/de-de/windows/%C3%B6schen-und-verwalten-von-cookies-168dab11-0753-043d-7c16-ed5947fc64d>

Safari: <https://support.apple.com/de-de/guide/mdm/mdmf7d5714d4/web> and <https://support.apple.com/de-de/guide/safari/sfri11471/mac> If you use a different browser , we recommend that you enter the name of your browser and 'Delete and manage cookies' in a search engine and follow the official link to your browser.

Alternatively, you can also manage your cookie settings at www.aboutads.info/choices/ www.youronlinechoices.com.

However, we must point out to you that a comprehensive blocking/deletion of cookies can lead to impairments in the use of the website.

3.2.3 Technically necessary cookies

We use technically necessary cookies on this website to ensure that our website functions correctly and in accordance with the applicable laws. They help to make the website user-friendly. Some functions of our website cannot be displayed without the use of cookies.

The legal basis for this is Art. 6 para. 1 lit. b, c and/or f GDPR, depending on the individual case.

3.2.4 Technically not necessary cookies

We also use cookies on our website that are not technically necessary. These cookies are used, among other things, to analyze the surfing behavior of the website visitor or to offer functions of the website that are not technically necessary.

The legal basis for this is your consent in accordance with Art. 6 para. 1 lit. a GDPR.

Technically unnecessary cookies are only set with your consent, which you can revoke at any time in the cookie consent tool at .

3.3 Data processing through user input

3.3.1 Contact us

a) Contact form

We offer a contact form. This is used to contact our company.

In this form, we generally process your first name and surname, your telephone number, your e-mail address, a postal address and the content of the message. The data is stored on our web server and forwarded internally to the relevant e-mail addresses.

The legal basis for data processing is Art. 6 para. 1 lit. f GDPR, as we have a legitimate interest in responding to your request and in an uncomplicated way of contacting you. If the contact is aimed at the conclusion of a contract, the additional legal basis for the processing is Art. 6 para. 1 lit. b GDPR.

We delete this data no later than 3 months after receipt, unless it is required for a contractual relationship that has arisen.

We bind the contact form from

Wix

Wix.com Ltd, Nema St. 40, 6350671 Tel Aviv, Israel

<https://de.wix.com/about/privacy>.

on our website.

3.4 Website construction kit system

3.4.1 Wix

We use the Wix service to create our website. This is a service of Wix.com Ltd, Nema St. 40, 6350671 Tel Aviv, Israel.

Wix is a website builder system that can be used to create HTML5 websites and mobile websites. It is an online platform that is based on the cloud principle. This makes it very easy to integrate the functions into your own

website. With this service, we can design our website according to our wishes and meet our goal of user-friendliness.

Wix uses cookies. These cookies are only set with the consent of the website visitor and can be revoked at any time. The legal basis for the processing is Art. 6 para. 1 lit. a GDPR.

Furthermore, the use of the service is technically necessary for us to display our website. The legal basis for the processing is Art. 6 para. 1 lit. f GDPR.

The data will be deleted as soon as it is no longer required for the processing purposes.

Further information:

<https://de.wix.com/about/privacy>.

3.5 Analysis and tracking tools

3.5.1 WIX Analytics

We integrate the analytics functions of Wix on our website. This service is offered by wix.com Ltd, Nemaal St. 40, 6350671 Tel Aviv, Israel.

Wix Analytics collects and stores various types of user data for optimization and marketing purposes. This data is anonymized and summarized in statistical reports. The information collected includes login data, time zone settings, operating system and platform used, details of website visits such as the URL, duration of use, number of pages visited per session, search terms entered, information about interactions on the website, such as content searched for or viewed, page response speed and conversion rate.

Wix Analytics uses cookies for this purpose. The legal basis for the processing is Art. 6 para. 1 lit. a GDPR and § 25 para. 1 TTDSG, insofar as this consent includes access to information in the user's end device or the storage of cookies within the meaning of the TTDSG.

Otherwise, the legal basis for the processing is Art. 6 para. 1 lit. f GDPR. We have a legitimate interest in the analysis to ensure the technical stability of our website.

Further information:

<https://de.wix.com/about/privacy>.

3.6 Social media plugins

3.6.1 Facebook

Elements of the social network Facebook are integrated on this website. This service is offered by Meta Platforms Ireland Limited, 4 Grand Canal Square, Dublin 2, Ireland.

If the social media element is activated, a direct connection is established between the website visitor and the Facebook servers and their IP address is transmitted to Facebook. If the website visitor has a user account, the visit to this website can be assigned to the corresponding user account.

The legal basis for the processing is Art. 6 para. 1 lit. a GDPR and § 25 para. 1 TTDSG. Consent can be revoked at any time.

If personal data is collected on this website with the help of Facebook and forwarded to Meta, we and Meta Platforms Ireland Limited, 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland are jointly responsible for data processing in accordance with Art. 26 GDPR. This joint responsibility is limited exclusively to the collection and transfer of data to Facebook. There is an agreement on joint processing for this purpose:

https://www.facebook.com/legal/controller_addendum

The EU Commission's Standard Contractual Clauses (SCC) apply to data transfers to the USA.

Further information:

https://www.facebook.com/legal/EU_data_transfer_addendum

<https://de-de.facebook.com/help/566994660333381>

<https://www.facebook.com/policy.php>

<https://de-de.facebook.com/privacy/explanation>.

3.6.2 Instagram

Elements of the social network Instagram are integrated on this website. This service is offered by Meta Platforms Ireland Limited, 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland.

If the social media element is activated, a direct connection is established between the website visitor and the Instagram servers and their IP address is transmitted to Instagram. If the website visitor has a user account, the visit to this website can be assigned to the corresponding user account. As the website operator, we have no knowledge of the content of the transmitted data.

The legal basis for the processing is Art. 6 para. 1 lit. a GDPR and § 25 para. 1 TTDSG. Consent can be revoked at any time.

If personal data is collected on this website with the help of Facebook or Instagram and forwarded to Meta, the website operator and Meta Platforms Ireland Limited, 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland are jointly responsible for data processing in accordance with Art. 26 GDPR. This joint responsibility is limited exclusively to the collection and transfer of data to Facebook and Instagram. There is an agreement on joint processing for this purpose:

https://www.facebook.com/legal/controller_addendum.

The website operator is responsible for providing data protection information when using the Instagram tool and for the secure integration of the tool on the corresponding website in accordance with data protection law. Facebook and Instagram, on the other hand, are responsible for the data security of their products. This means that data subjects' rights with regard to data processed by Facebook or Instagram must be asserted directly with Facebook or Instagram.

The EU Commission's Standard Contractual Clauses (SCC) apply to data transfers to the USA.

https://www.facebook.com/legal/EU_data_transfer_addendum

<https://de-de.facebook.com/help/566994660333381>

<https://www.facebook.com/policy.php>

<https://instagram.com/about/legal/privacy/>.

3.7 Social media profiles

We also use the opportunity to place advertisements and job advertisements on social media.

3.8 Facebook

We operate a Facebook fan page on <https://www.facebook.com/>. This social network is operated by Meta Platforms Ireland Limited, 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland.

3.8.1 Interaction with our company profile

When you visit our Facebook profile and interact with us, we process personal data. On the one hand, the data made publicly available on the profile. On the other hand, we also process the personal data contained in posts, comments or direct messages to us. Through interactions such as liking or sharing, we can see the user profile with the public information.

The legal basis for this processing is Art. 6 para. 1 lit. f GDPR. It is in our legitimate interest to provide relevant and interesting content and to enable the use and functionality of our Facebook profile.

Insofar as an inquiry is related to the performance of a contract or is necessary for the implementation of pre-contractual measures, our processing is based on Art. 6 para. 1 lit. b GDPR.

3.8.2 Page Insights

As explained in the Meta Privacy Policy under "How do we use your information?" (Meta also collects and uses information to provide analytics services, known as Page Insights, for site operators. This also applies to our Facebook page.

Page insights are summarized statistics that are created based on certain interactions of visitors with pages and the content associated with them (e.g.

viewing a page or a video, subscribing to a page, marking a page with "Like" or "No longer like", etc.) and are logged by the meta servers.

In connection with the Page Insights, Meta provides us with summarized statistics and insights that give us information about how people interact with our company website. We do not have access to any personal data, only to the summarized Page Insights. With the help of the page insights, we can view anonymous statistics, e.g. the reach of our account, page views, likes, etc.. These also contain evaluations according to age, gender and location of the users (as specified by them in their respective Facebook profiles). To evaluate the reach, we can make settings or set appropriate filters with regard to the selection of a time period, the viewing of a specific post and demographic groupings. This data is anonymized. It is not possible for us to draw conclusions about specific individuals.

The purpose of processing this data is to analyze our reach and adapt our content and advertisements to user interests so that visitors can derive the greatest possible benefit from them. By evaluating this data, we can recognize how our content, our profile and our advertising are consumed. This enables us to create target group-specific content and place advertisements in order to better market our company and our services.

The processing is based on our legitimate interest in accordance with Art. 6 para. 1 sentence 1 lit. f GDPR.

When processing personal data in the course of the so-called Page Insights, we are jointly responsible with Facebook in accordance with Art. 26 para. 1 GDPR.

We have concluded a corresponding agreement with Facebook for this purpose, which can be viewed here (https://www.facebook.com/legal/terms/page_controller_addendum).

The contact details for Facebook are:

Online contact: <https://www.facebook.com/help/contact/1650115808681298>

Postal: Meta Platforms Ireland Limited, ATTN: Privacy Operations, Merrion Road, Dublin 4, D04 X2K5, Ireland.

For Facebook, you can contact the data protection officer at using the following link:

<https://www.facebook.com/help/contact/540977946302970>.

Further information about the Page Insights:

<https://de-de.facebook.com/help/pages/insights>.

3.8.3 Processing of personal data and cookies by Meta

When you access a Facebook page, the IP address assigned to your end device is transmitted to Facebook. According to Facebook, this IP address is anonymized (for "German" IP addresses). Facebook also stores information about the end devices of its users (e.g. as part of the "login notification" function); Facebook may thus be able to assign IP addresses to individual users. If you are as a user currently logged in to Facebook , a cookie with your Facebook ID is stored on your end device. This enables Facebook to track that you have visited and how you have used . Facebook buttons integrated into websites enable Facebook to record your visits to these websites and assign them to your Facebook profile. This data can be used to tailor content or advertising to you .

Information on how personal data can be managed or deleted can be found in Facebook's Privacy Center:

<https://www.facebook.com/privacy/center/>.

Further information on the handling of data by Facebook can be found here:

<http://de-de.facebook.com/about/privacy>.

3.9 Instagram

We operate an Instagram profile. This social media platform is offered by Meta Platforms Ireland Limited, 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland.

3.9.1 Interaction with our company profile

When you visit our Facebook profile and interact with us, we process personal data. On the one hand, the data made publicly available on the profile. On the other hand, we also process the personal data contained in posts, comments

or direct messages to us. Through interactions such as liking or sharing, we can see the user profile with the public information.

The legal basis for this processing is Art. 6 para. 1 lit. f GDPR. It is in our legitimate interest to provide relevant and interesting content and to enable the use and functionality of our Instagram profile..,

Insofar as an inquiry is related to the performance of a contract or is necessary for the implementation of pre-contractual measures, our processing is based on Art. 6 para. 1 lit. b GDPR.

3.9.2 Insights

As explained in the Meta Privacy Policy under "How do we use your information?" (https://privacycenter.instagram.com/policy/?entry_point=ig_help_center_data_policy_redirect), Meta also collects and uses information to provide analytics services, known as insights, for site operators. This also applies to our Instagram profile.

Insights are summarized statistics that are created based on certain interactions of visitors with pages and the content associated with them and are logged by the meta servers. This includes the following information, among others

- How many people see and interact with our products, services or content, such as posts, videos, Facebook pages, listings, stores and advertisements (if the advertisement is shown on meta-products);
- How people interact with our content, websites, apps and services;
- Which group of people interact with our content and which group of people use our services.

Meta provides us with summarized reports and insights that tell us how well our content, features, products and services are performing.

We do not have access to personal data, but only to the summarized reports.

To evaluate the reach, we can make settings or set appropriate filters with regard to the selection of a time period, the viewing of a specific post and demographic groupings. This data is anonymized. It is not possible for us to draw conclusions about specific individuals.

The purpose of processing this data is to analyze our reach and adapt our content and advertisements to user interests so that visitors can derive the greatest possible benefit from them. By evaluating this data, we can recognize how our content, our profile and our advertising are consumed. This allows us to create target group-specific content and place advertisements to better market our company and our services.

The processing is based on our legitimate interest in accordance with Art. 6 para. 1 sentence 1 lit. f GDPR.

When processing personal data in the course of the so-called Insights, the processing is carried out under joint responsibility with Meta in accordance with Art. 26 para. 1 GDPR.

We have concluded a corresponding agreement with Meta, which can be viewed here

(https://www.facebook.com/legal/terms/page_controller_addendum).

Meta's contact details are as follows:

Online contact: <https://www.facebook.com/help/contact/1650115808681298>

Postal: Meta Platforms Ireland Limited, ATTN: Privacy Operations, Merrion Road, Dublin 4, D04 X2K5, Ireland.

For Facebook, you can contact the data protection officer at the following link:

<https://www.facebook.com/help/contact/540977946302970>.

Further information about the Insights:

<https://de-de.facebook.com/help/pages/insights>.

You can find Instagram's full privacy policy at here:

https://privacycenter.instagram.com/policy/?entry_point=ig_help_center_data_policy_redirect

3.9.3 Processing of personal data and cookies by Meta

When you access an Instagram page, the IP address assigned to your device is transmitted to Meta. According to Meta, this IP address is anonymized (for "German" IP addresses). Meta also stores information about the end devices of its users (e.g. as part of the "login notification" function); Meta may thus be

able to assign IP addresses to individual users. If you are as a user currently logged in to Instagram , a cookie with your Instagram ID is stored on your device. This enables Meta to track that you have visited this page and how you have used . Meta buttons integrated into websites enable Meta to record your visits to these websites and assign them to your Instagram profile. This data can be used to tailor content or advertising to you .

Further information:

https://privacycenter.instagram.com/policy/?entry_point=ig_help_center_data_policy_redirect.

3.10 Dieter Live API

We use the Live API from Dieter macht den Datenschutz to display our Privacy Policy. This is a service of simply Legal GmbH, Burkarderstraße 36, 97082 Würzburg.

The API is a technical interface. When you access our Privacy Policy, a connection to the servers of simply Legal GmbH is established. Your IP address will be transmitted to simply Legal GmbH.

Further information on the handling of data by simply Legal GmbH:

<https://www.dieter-datenschutz.de/datenschutz/>.

3.11 CRM systems

3.12 EzLynx

ezlynx.com

4. What else is important

Finally, we would like to inform you in detail about your rights and tell you how you can be informed about changes to data protection requirements.

4.1 Your rights in detail

4.1.1 Right to information in accordance with Art. 15 GDPR

You can request information from us as to whether your personal data is being processed. If this is the case, you can request further information on the type

and manner of processing. A detailed list can be found in Art. 15 para. 1 lit. a to h GDPR.

4.1.2 Right to rectification in accordance with Art. 16 GDPR

This right includes the correction of incorrect data and the completion of incomplete personal data.

4.1.3 Right to erasure in accordance with Art. 17 GDPR

This so-called 'right to be forgotten' gives you the right, under certain conditions, to request the erasure of personal data by the controller. This is generally the case if the purpose of the data processing no longer applies, if consent has been withdrawn or the initial processing took place without a legal basis. A detailed list of reasons can be found in Art. 17 para. 1 lit. a to f GDPR. This "right to be forgotten" also corresponds to the controller's obligation under Art. 17 para. 2 GDPR to take reasonable steps to ensure that the data is generally erased.

4.1.4 Right to restriction of processing in accordance with Art. 18 GDPR

This right is subject to the conditions set out in Art. 18 para. 1 lit. a to d.

4.1.5 Right to data portability in accordance with Art. 20 GDPR

This regulates the basic right to receive your own data in a commonly used form and to transfer it to another controller. However, this only applies to data processed on the basis of consent or a contract in accordance with Art. 20 (1) (a) and (b) and insofar as this is technically feasible.

4.1.6 Right to object pursuant to Art. 21 GDPR

You can generally object to processing your personal data. This applies in particular if your interest in objecting outweighs the legitimate interest of the controller in the processing and if the processing relates to direct marketing and/or profiling.

4.1.7 Right to "individual decision-making" pursuant to Art. 22 GDPR

You have the right not to be subject to a decision based solely on automated processing (including profiling), which produces legal effects concerning you

or similarly significantly affects you . However, this right is also restricted and supplemented by Art. 22 (2) and (4) GDPR.

4.1.8 Further rights

The GDPR contains comprehensive rights to inform third parties about whether or how you have asserted rights under Art. 16, 17, 18 GDPR. However, this is only possible or feasible with reasonable effort.

We would like to take this opportunity to remind you of your right to withdraw your consent in accordance with Art. 7 (3) GDPR. However, this does not affect the lawfulness of the processing carried out up to that point.

We would also like to inform you of your rights under Sections 32 et seq. BDSG, which, however, are largely congruent with the rights just described.

4.1.9 Right to lodge a complaint pursuant to Art. 77 GDPR

You also have the right to lodge a complaint with a data protection supervisory authority if you consider that the processing of personal data relating to you infringes this Regulation.

5. What if the GDPR is abolished tomorrow or other changes take place?

The current status of this Privacy Policy is 22.05.2024. From time to time it is necessary to adapt the content of the Privacy Policy in order to react to actual and legal changes. We therefore reserve the right to amend this Privacy Policy at any time. We will publish the amended version in the same place and recommend that you read the Privacy Policy regularly.

Created with the kind support of Dieter macht den Datenschutz

