

Insurance Vehicle Access Private Policy

Welcome to Insurance Vehicle Access Cars, IVAcars.com. Your business is very important to us. Please read this privacy policy to learn more about the ways in which we use and protect your personal information. In addition IVAcars.com advice that you read and become knowledgeable with our Terms of Sale Policy so that you may transact business in a confident manner with IVAcars.com.

IVAcars.com or third parties granting rights to IVAcars.com and its affiliates hold all rights, titles, and interests in and to the materials on this Site which are the copyrighted work of IVAcars.com and its affiliates.

OVERVIEW

The privacy practices of this statement apply to our services available under the domain and subdomains of IVAcars.com. By becoming a member and buyer of IVAcars.com you agree to be bound by the terms and conditions of this Privacy Policy. If you do not agree please do not request a membership to IVAcars.com. This Privacy Policy describes the information, as part of the normal operation of our services; we collect from you and what may happen to that information. Although this policy may seem long, we have prepared a detailed policy because we believe you should know as much as possible about IVAcars.com practices so that you can make informed decisions. By accepting the Privacy Policy in registration, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to the terms of the IVAcars.com Membership Agreement.

I. Information We Collect

Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, and customized experience when becoming a member. This allows us to provide services and features that most likely meet your needs, and to customize our service to make your experience safer and easier. We only collect personal information about you that we consider necessary for achieving this purpose. Once you give us your personal information, you are not anonymous to us. If you choose to become a buyer, we may require you to provide contact and identity information, billing information, shipping information and other personal information. Where possible, we indicate which fields are required and which fields are optional. You always have the option to not provide information by choosing not to use a particular service, such as becoming a buyer. Under some circumstances we may require some additional financial information, such as, but not limited to: legal document with pictures to verify the accuracy of your name, address, and other information, as well as to bill. If you choose to make an offer or buy, we collect information about your offer and buying behavior.

If you send us personal correspondence, such as emails or letters, we may collect such information into a file specific to you.

II. Our use of your information

We use your personal information to facilitate the services you request. We use your personal information in the file we maintain about you, and other information we obtain from your current and past activities and transactions with IVAcars.com to: resolve disputes; collect fees owed; customize your experience; detect and protect us against error, fraud and other criminal activity; enforce our User Agreement; and as otherwise described to you at the time of collection. At times, we may look across multiple users to identify problems or resolve disputes, and in particular we may examine your personal information to identify users using multiple User IDs or aliases. We may compare and review your personal information for errors, omissions and for accuracy. You agree that we may use your personal information to contact you and deliver information to you that, in some cases, are targeted to your interests, such as administrative notices and communications relevant to your membership of IVAcars.com. By accepting the User Agreement and Privacy Policy, you expressly agree to receive this information.

III. Security:

As a matter of policy, we do not sell or rent any of your personal information to third parties for their marketing purposes without your explicit consent. However, the following describes some of the ways that your personal information may be disclosed in the normal scope of business to provide our services.

Links to Third Party Sites: When using this site, you have to be aware that links to third party sites and advertisements of products/services are only there for your

convenience. The contents, warranties, and representations in those ads are NOT those of IVAcars.com. If you choose to use these services, disclose information, and or buy from them, their use of your information and your purchase is governed by their policies. IVAcars.com is not responsible for their use of your information or for any purchases made with the third party.

External Service Providers: There are a number of separate services offered by third parties such as vehicle transporters that we refer to as external service providers that may be complimentary to your membership use. If you choose to use these separate services, disclose information to the external service providers, and/or grant them permission to collect information about you, then their use of your information is governed by their privacy policy. We do not disclose your personal information to external service providers.

Internal Service Providers for our operations.

We may use third parties that we refer to as internal service providers to facilitate or outsource one or more aspects of the business operations that we provide to you (e.g., bill collection and vehicle transporters) and therefore we may provide some of your personal information directly to these internal service providers. These internal service providers' are subject to confidentiality agreements with us and other legal restrictions that prohibit their use of the information we provide them for any other purpose except to facilitate the specific outsourced IVAcars.com related operation, unless you have explicitly agreed or given your prior permission to them for additional uses. In some instances, the internal service provider may collect information directly from you. In these cases, you will be notified of the involvement of the internal service provider, and all additional information you provide them and their additional uses will be strictly up to you. If you provide additional information to an internal service provider directly, then their use of your personal information is governed by their applicable privacy policy.

Other corporate entities

We share much of our data, including personal information about you, with our subsidiaries and joint ventures that are committed to serving your online trading needs and related services, throughout the world. To the extent that these entities have access to your information, they will treat it at least as protectively as they treat information they obtain from their other users. Our subsidiaries and joint ventures follow privacy practices no less protective of all users than our practices described in this document, to the extent allowed by applicable law. IVAcars.com, its subsidiaries, its joint ventures, or any combination of such, will share some or all of your personal information with another business entity should we plan to, merge with, or be acquired by that business entity. Should such a combination occur, we shall require that the new combined entity follow this privacy policy with respect to your personal information.

Legal Requests.

IVAcars.com cooperates with law enforcement inquiries, as well as other third parties to enforce laws, such as: fraud and other rights, to help protect you and IVAcars.com from bad actors. Therefore, in response to a verified request by law enforcement or other government officials relating to a criminal investigation or alleged illegal activity, we can (and you authorize us to) disclose your name, city, state, telephone number, email address, UserID, fraud complaints, and offer and payment history without a subpoena. Without limiting the above, in an effort to respect your privacy and our ability to keep the community free from bad actors, we will not otherwise disclose your personal information to law enforcement or other government officials without a subpoena, court order or substantially similar legal procedure, except when we believe in good faith that the disclosure of information is necessary to prevent imminent physical harm or financial loss; or report suspected illegal activity. Due to the existing regulatory environment, we cannot ensure that all of your private communications and other personal information will never be disclosed in ways not otherwise described in this Privacy Policy. By way of example (without limiting the foregoing), we may be forced to disclose personal information to the government or third parties under certain circumstances, third parties may unlawfully intercept or access transmissions or private communications, or users may abuse or misuse your personal information that they collect from the Site. Therefore, although we use industry standard practices to protect your privacy, we do not promise, and you should not expect, that your personal information or private communications always remain private.

IV. Applicability

Unauthorized use of any materials on this Site may violate copyright laws, trademark laws, and laws of privacy and publicity, certain communications statutes and regulations and other applicable laws and regulations. You alone are responsible for your actions or the actions of any person using your username or password. As such, you shall indemnify and hold IVAcars.com and its affiliates, and its officers, directors, employees, agents, licensors, and business partners harmless from and against any and all costs, damages, liabilities, and expenses (including attorney's fees) incurred in relation to, arising from, or for the purpose of avoiding, any claim or demand from a third party that your use of the Site or the use of the Site by any person using your user name and/or password violates any applicable law or regulation, or the rights of any third party or of IVAcars.com.

All customers who register to become buyers with IVAcars.com agree to follow these rules. These constitute acknowledgement and agreement that all transactions are subject to the terms and conditions.

If you want to become a member and buyer you must agree to the private policy.

Note: By agreeing you are acknowledging that you have thoroughly read and understood the terms of this policy.