

## **PRIVACY POLICY**

Effective Date: June 1, 2025

This Privacy Policy applies to the website operated by Royal American and its affiliates, and any other website operated by Royal American on behalf of any community it manages, which website shall contain a link to this Privacy Policy (each referred to as the “Website”). If you do not agree with this Privacy Policy, then you should not use the Website or the Services.

By accessing or otherwise using this Website, you agree to be bound contractually by this Privacy Policy.

1. **Modification of Privacy Policy.** We reserve the right to modify this Privacy Policy at any time, and without prior notice, by posting an amended Privacy Policy that is always accessible by clicking on the “Privacy Policy” link on this Website’s home page. Your continued use of this Website indicates your acceptance of the amended Privacy Policy. You should check the Privacy Policy through this link periodically for modifications.

2. **Privacy Statement.** ROYAL AMERICAN MANAGEMENT, INC., a Florida corporation (hereinafter, the “Company”) operates this Website. All references to “we”, “us”, or “this Website” shall be construed to mean the Company. Company understands that visitors to this Website are concerned about the privacy of information. The following describes our Privacy Policy, including our policy regarding personally identifiable information that we collect through this Website about persons or entities who use or visit this Website. It also identifies the categories of third party persons or entities with which we share the collected personally identifiable information.

3. **Collection of Personally Identifiable Information (hereinafter referred to as “PII”).** When a person visits this Website or otherwise uses features of the Website that require the input of specific information, we may collect certain categories of personally identifiable information. Your use of the Website constitutes your consent to allow us to use your PII in accordance with this Privacy Policy. You may withdraw your consent at any time by providing no less than a 10 day prior written notice to us at [info@royalamerican.com](mailto:info@royalamerican.com). The information we collect may vary depending on the features selected by the user. For instance, we may collect (i) your contact information, such as your name, community, physical address, e-mail address, and phone number, or (ii) any other information you voluntarily provide to us when you choose to use some of this Website’s features, tools and services; provided, however, we do not collect information regarding race, ethnicity, political affiliation, religion, health, genetics, trade union memberships, or sexual orientation. The collection of the PII is necessary to ensure prompt and efficient customer service and support, and to better tailor our products to meet our customer’s needs. We reserve the right to store or archive your PII indefinitely. To the extent personal data is processed or stored by third-party property management software providers, such data may be subject to the vendor’s data retention and deletion schedules, including maximum retention periods required by applicable law. While we will make every effort to comply with your request to remove all of your PII that we may have, you understand that it may be impossible for us to do so for reasons beyond our control.

4. **Ownership of PII.** All PII is your sole property and we have no ownership rights to any of PII, except that you hereby grant to us a non-exclusive, worldwide, royalty-free, and perpetual right and license, with the right to sublicense, to use the PII for purposes of providing our products and services and further for the purposes set forth in this Privacy Policy.

5. **Sharing of PII: General Policy.** We do not rent, sell or share PII with you or nonaffiliated companies, except as otherwise set forth in this Privacy Policy. We also do not make automated decisions with your PII nor transfer your PII internationally. We may use your PII to (i) provide our services and

process transactions, (ii) send you information relating to our products or services, and news and updates about our Company, (iii) contact you, if necessary, (iv) customize your experience on this Website, our emails, or other communications, (v) improve our Website and our customer service, and (vi) run anonymous statistical analysis and research on the use of our Website or services.

6. **Sharing of PII: Affiliates.** Unless prohibited by law, we may use and share PII with any company that may be legally affiliated with us (such as, for example, any parent, subsidiary, or brother or sister entity) for purposes of providing service and account maintenance, to help us design and improve products and services, and to offer products and services that may be of interest to you. If you supply us with your e-mail address, you may receive periodic messages from us with information specific to the Website and required for the normal functioning of the Website as well as for new products or services or upcoming events. If you prefer not to receive periodic email messages, you may contact us at [info@royalamerican.com](mailto:info@royalamerican.com) to update your email preferences.

7. **Sharing of PII: Third-Party Service Providers.** When you submit your PII on this Website, we reserve the right to share it with a reputable third party that provides outsourced services for us ("Third Party Service Providers"). These Third Party Service Providers may include, for example, companies that (i) host, manage, and service our web servers, software and systems, (ii) provide business, data processing, or marketing services, and (iii) provide payment processing, fulfillment, and/or shipping services. Further, all such Third Party Processors are contractually bound by us to keep your PII confidential, and all information provided to or accessible by Third Party Service Providers is required to be used by them only for purposes of the service they are providing for this Website.

8. **Sharing of PII: Purchase or Sale of Businesses.** We continually look for ways to improve our business. One such way of improving our business might be to buy or sell a company. If we buy or sell a business, databases containing PII will likely be transferred as part of the sale. In that event, we will use reasonable efforts to notify you before information about you is transferred to another party. If we buy a business, we will honor the requests of that business' former customers regarding their personally identifiable information. If, in connection with a sale, there will be material changes to the way personally identifiable information is being used, affected consumers will be notified via e-mail and will be given the opportunity to opt-out.

9. **Sharing of PII: Legal Process.** We reserve the right to share PII with third parties in response to a subpoena, to prevent fraud, to comply with an inquiry by a government agency or other regulator, or as necessary for other legal purposes. We may also disclose PII to law enforcement officers or others, in the good faith belief that such disclosure is reasonably necessary to: enforce our Terms of Use or other agreements with users of our service; respond to claims that any posting or other content violates the rights of third-parties; or protect the rights, property, or personal safety of the Company, its users or the general public.

10. **Cookies.** This Website, like many web sites, uses "cookies" (information stored on your computer by your browser at our request). Cookies enable the Website to "remember" who you are so that you can get around it easier and more efficiently. Cookies may allow you to access secured information, conduct secured transactions, and take advantage of promotional opportunities. Cookies in and of themselves do not personally identify users, although they do identify a user's computer. Most browsers are initially set up to accept cookies. You may choose to disable cookies at your option and sole expense. By disabling cookies, you may not have access to the entire set of features on this Website. We reserve the right to use cookies to collect demographic and profile data for purposes of improving the content of this Website. We do not record personal or sensitive information in our cookies. Advertisers that may display ads on our Website, if at all, may also use cookies; however, we do not have access to the information obtained from cookies issued from other sites.

11. Traffic Data. We reserve the right to collect and store indefinitely three (3) types of “traffic data”: IP Addresses, Referrers, and System Information. IP addresses are used by your computer every time you are connected to the Internet. Your IP address is a number that is used by computers on the network to identify your computer. A Referrer is the information passed along by a web browser that references the Web URL you linked from. System Information includes time of access, the type of web browser being used, the operating system/platform, and CPU speed of your computer. We reserve the right to use this “traffic data” purposes of identifying broad demographic trends and for improving the content of this Website. We will not use “traffic data” to attempt to identify your personal information; you will not be personally identified with “traffic data”.

12. Web Beacons. We may, in certain circumstances, use “web beacons” to collect anonymous, non-personal information about your use of our Website and your use of emails, special promotions or newsletters we send to you. “Web beacons” are graphic image files imbedded in a web page or email that provide a presence on the web page or email and send back to us information about your browser. The information collected through web beacons allows us to monitor the traffic on our Website and information regarding who opens emails from us and for what purpose.

13. USA Patriot Act Notice. The federal USA Patriot Act (“USA Patriot Act”) provides generally for the operator of a communication host and law enforcement to be able to monitor any content, upon request of the operator. We anticipate fully complying with all our obligations, and availing ourselves of all our rights, under the USA Patriot Act.

14. Other Web Sites, Links, Advertisers. This Website may contain links to other web sites. We reserve this right to have advertisers or other third parties on this Website who may also have links on this Website and may link to this Website. The privacy practices of advertisers or web sites linked to this Website are not covered by this privacy statement, and we are not responsible for the privacy practices, data collection, storage, use practice or the content of such web sites. This Privacy Policy does not cover those web sites, even if they contain our frames. You should be careful to review any privacy policies posted on any of these other web sites before signing up with and using them.

15. Security. Information collected by this Website is stored in secure operating environments that are not available to the public and only accessible by certain authorized personnel within the Company. We are dedicated to maintaining and upholding your privacy and security and are aware of our privacy and security policies. Unfortunately, no data transmission over the Internet can be guaranteed 100% secure. As a result, while we strive to protect your personal information, we cannot ensure or warrant the security of any information you transmit to us or store at this Website, and you do so at your own risk. You must promptly notify us if your PII is lost, stolen or otherwise compromised. We are not responsible for any such event, but will reasonably attempt to remove the compromised data from your account and update our records accordingly.

16. User’s Choice. You may choose not to provide any PII to us. If you do that, you will not be able to use those portions of the Website that require the use of your PII.

17. Information Provided on Behalf of Children. In accordance with the Children’s Online Privacy Protection Act, and in accordance with our own privacy policies, children under the age of 13 are prohibited from using this Website. We do not collect any information from children under the age of 13. By using the Website, you represent and warrant to us that you are at least 18 years of age. If you are a parent or guardian of a minor child, you may use this Website in compliance with the Terms of Use and this Privacy Policy on their behalf and any reference to “you” or “your” in this Agreement shall refer to such parent or guardian and such minor child. Any information you provide about a minor child will be

considered PII. If a parent or guardian learns that a child has provided us with personally identifiable information, that child's parent or guardian should send us a request marked "Privacy — Urgent" to [info@royalamerican.com](mailto:info@royalamerican.com) if they would like the information submitted by the child deleted from our database. We will use all reasonable efforts to delete such information from our database.

18. Making Changes To Personally Identifiable Information. Registered users may make changes to their PII by accessing their account information page or by contacting us at [info@royalamerican.com](mailto:info@royalamerican.com).

19. Contact Us/Data Protection Officer. If you have any questions regarding this Privacy Policy, have a specific request regarding your PII, how we use your PII, questions about your data in general or your dealings with this Website, please contact us at [info@royalamerican.com](mailto:info@royalamerican.com) or:

Royal American Management, Inc.  
1022 W 23 St Suite 300  
Panama City, FL 32405

20. Subject Access Request. You may check your PII to verify, update, or correct it, and to have any obsolete information removed. You can ask to review any of the information that we have retained, how we have used it, and to whom we have disclosed it at any time by contacting us as indicated at [info@royalamerican.com](mailto:info@royalamerican.com). Subject to certain exception prescribed by law, and provided we can authenticate your identity, you will be given reasonable access to your PII, and will be entitled to challenge the accuracy and completeness of the information and to have it amended as appropriate. You may also ask us to change your preferences regarding how we use or disclose your PII, or let us know that you do not wish to receive any further communication from us.