

PRIVACY POLICY AND NOTICE OF PRIVACY PRACTICES

Last Updated: 4/21/2022

THIS PRIVACY POLICY & NOTICE OF PRIVACY PRACTICES DESCRIBES HOW YOUR PERSONAL INFORMATION MAY BE USED AND DISCLOSED BY MSP RECOVERY. THIS NOTICE ALSO DESCRIBES HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This Privacy Policy & Notice of Privacy Practices (the "Notice") contains important information regarding which you may be used to personally identify an entity or individual, such as name, business postal address, business e-mail address, business telephone number and fax number, and any other identifier by which you may be contacted online or offline ("Personal Information").

MSP Recovery is accountable for compliance with HIPAA and is required by law to maintain the privacy of your patients PHI.

MSP Recovery, LLC ("MSP Recovery", "we," "our," or "us") is not a medical provider. This Notice is published on the MSP Recovery website, and in the MSP Recovery application.

You acknowledge receipt of the Notice when you select the "I Agree" button after being presented these forms during the account creation/sign-up process in the MSP Recovery applications or MSP Recovery website, or by indicating or signing your acknowledgement in another written or digital format provided to you. You can receive a copy of the Notice by visiting our website and printing the form from there.

We are not responsible for any personal health information that a patient may transmit through our products and services. If a patient needs to access or correct any information we have received about the patient, the patient must contact their healthcare provider directly.

We do not knowingly collect personal information from children under 18. If you are under 18, do not use or provide any information on our Websites or the Application. If we learn we have collected or received personal information from a child under 18 without verification of parental consent, we will delete that information immediately.

You acknowledge that if you do not wish to be bound by this Notice you are not authorized to access or use our website, application, or make use of our services, and you must promptly exit our website or application.

This Privacy Notice does not apply to information we receive about you as a patient as a result of our relationship with your provider. The information we may receive from you is subject to your healthcare provider's Notice of Privacy Practices. Your healthcare provider is responsible for obtaining any required consents from you for the use of your personal information. We are not responsible for any personal health information you may transmit

through our products and services. If you need to access or correct any information we have received about you from your healthcare provider, please contact your healthcare provider directly to access and update such information as permitted by law.

COLLECTION AND USE OF YOUR INFORMATION

- You acknowledge that when you register for MSP Recovery you will be required to provide certain information about yourself as a condition to downloading, installing, or using MSP Recovery. You agree and consent for this Personal Information to be collected, created, received, transmitted, maintained, and otherwise used by MSP Recovery in order to provide you with access to the App and our Services. You further agree and consent for your Personal Information to be collected, created, received, transmitted, and otherwise shared with those individuals whom you authorize and give consent to in order for them to be able to collect, create, receive, transmit, or otherwise use your Records to or from MSP Recovery.
- You also agree that MSP Recovery may use your de-identified personal information in aggregated or non- aggregated forms for research studies, evaluations and quality improvement purposes, or for any other lawful commercial purpose. MSP Recovery’s collection, creation, reception, or transmission of any de-identified personal information in aggregated or non-aggregated forms will be conducted in compliance with all applicable laws and regulations.
- We may collect information, including Personal Information, in different ways:
 1. directly from you, or as authorized by you through the Services or through communications with MSP Recovery;
 2. from third party sources;
 3. automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, device information, and information collected through cookies, web beacons, and other tracking technologies;
 4. we also collect facial biometric information (“Face Data”) to identify you.

FOR PROVIDERS

We also collect information regarding your patients. Our collection and use of this information is not governed by this Privacy Notice and instead is governed by the applicable agreements with you for our services, including any applicable Business Associate Agreement.

COLLECTION AND USE OF YOUR RECORDS

- You agree that your Personal Information may be collected, created, received, transmitted, and otherwise shared to and from individuals that you authorize and give consent to. You also agree that unless you consent to this use of your Personal Information, MSP Recovery will not provide you with access to the App.
- You agree that your Personal Information can be used in order for MSP Recovery to perform the Services listed in the Terms of Use. For example, to present our website and application and their respective contents to you or to fulfill any other purpose for which you provide it.

HOW WE MAY USE AND DISCLOSE YOUR INFORMATION

We may disclose information about you, and information that does not identify an individual, without restriction.

We may disclose personal information that we collect or you provide as described in this Privacy Notice:

- To our affiliates.
- To contractors, service providers, and other third parties we may use to support our business.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- In compliance with applicable federal and state privacy laws, as applicable.

AUTOMATIC DATA COLLECTION

As you navigate through and interact with the MSP Recovery applications and website, we may use automatic data collection technologies to collect certain information which may include Personal Information to help us to improve our website and to deliver a better and more personalized service, including by enabling us to:

- Estimate Our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our website and application according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

- The technologies MSP Recovery may use for this automatic data collection may include:
 - Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our website.
 - Flash Cookies. Certain features of our website or application may use local stored objects (or Flash cookies) to collect and store information about you, from, and on our website.
 - Web Beacons. Pages of the MSP Recovery website and e-mails from MSP Recovery may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit MSP Recovery, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

USE OF TRUEDPTH API

MSP Recovery uses TrueDepth API, which is governed by [Apple Privacy Policy](#). We will require access to your device's camera in order for you to use this service. This access may be toggled on or off at any time in your device's settings.

Specifically, we may use TrueDepth API to ensure that we are looking at a live person during your use of our services and to detect liveliness of the user. We do not store, disclose, process, share or distribute in any other way the data which we access and use via TrueDepth API.

USE OF FACE DATA

You may opt-in to allow MSP Recovery to collect your Face Data, for which we will need access to your device's camera in order to collect the Face Data.

By opting into this service our software will collect and retain Face Data that can be used to establish biometrics of your face and store them. The Face Data we collect will be transmitted for identification and detection to Amazon AWS Rekognition using end-to-end encryption. Amazon Rekognition Services by Amazon Web Services also known as "AWS" will perform facial recognition, picture & vision analysis.

We do not store, disclose, process, share or distribute in any other way Face Data we may collect. If Face Data is collected and you want it to be deleted please contact us at the Contact Information provided below, and contact AWS directly, as well.

To read more about how AWS handles the facial recognition data please visit the [Data protection in Amazon Rekognition](#) For more information refer to the AWS Privacy Statement here: [Data Privacy at AWS](#).

BREACH NOTIFICATION

We will also notify you, in accordance with applicable law, in the event of a data breach in which data collected from you is compromised. We will send an email notifying you if there has been any unintentional disclosure or misuse of your data.

KEEPING YOUR INFORMATION SECURE.

To prevent unauthorized access and disclosure, to maintain data accuracy, and to ensure the appropriate use of your information, MSP Recovery utilizes industry standard physical, technical and administrative procedures to safeguard any Personal Information we collect.

However, no commercial method of information transfer over the Internet or electronic data storage is known to be 100% secure.

THIRD PARTY SITE COVERED BY THIS PRIVACY POLICY

As part of routine business operations, personal and non-personal information may be transferred to certain third parties with whom we contract for a limited purpose. However, MSP Recovery requires that these service providers adhere to privacy standards and policies at least as restrictive as those outlined in this Privacy Policy.

THIRD PARTY SITES NOT COVERED BY THIS PRIVACY POLICY

MSP Recovery may from time-to-time link to third-party websites for your convenience and to provide easy access to additional useful information. Should you select such a link you will leave the MSP Recovery website and continue to that of the third-party selected. MSP Recovery does not control those sites nor their privacy practices, which may differ from MSP Recovery's practices and policies. Any personal data you chose to provide to or that is collected by such third parties is not in any way covered by MSP Recovery's Privacy Policy. We recommend that you read over such website's privacy policy before providing any personal information. A link to another website from MSP Recovery does not constitute an endorsement or representation about the value, quality, or usefulness of anything found on that third-party website.

ACCESSING AND CORRECTING YOUR INFORMATION

You may send us an e-mail via our contact link to request access to, correct or delete any Personal Information that you have provided to us. We cannot delete your personal information except by

also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

ACCOUNT DEACTIVATION/DELETION OF YOUR INFORMATION

If you delete or deactivate your account entirely, it becomes inaccessible by you and cannot be viewed by anyone else through the MSP Recovery application or services. Similarly, if you close your account, all your patient's health and contact information will become inaccessible by you and cannot be viewed by anyone else through the MSP Recovery application or services. A user can revoke consent and/or request deletion of the user's data by deleting the account and by contacting us at the Contact Information provided below.

Subject to the exceptions described below, MSP Recovery deletes or de-identifies your information upon request.

Subject to applicable law, MSP Recovery may retain information after account deletion:

- If there is an unresolved issue relating to your account, such as an unresolved claim or dispute or fraud, spam and abuse; or
- If we are so required by applicable law.

If you have already shared personal information through MSP Recovery with a third-party - an individual, health care provider or other entity, and that person or entity has already saved it, the information will persist in their records. You will need to contact the third-party directly to request removal of this information from their records.

CHANGES TO THIS NOTICE

We reserve the right to change the terms of this Privacy Policy at any time. If changes are made, the new terms and policies will be effective immediately for all of the personal information we already have about you as well as any information we receive in the future. You are responsible for ensuring we have an up-to-date, active, and deliverable email address for you, and for periodically accessing the application or visiting our website and to stay updated regarding any changes.

COMPLAINTS

If you believe your privacy rights have been violated, you may file a complaint with MSP Recovery or with the Secretary of the Department of Health and Human Services.

CONTACT INFORMATION

For any comments, questions or concerns, please email info@MSP Recovery.com from the email address associated with your account.