

## GUTS Website Terms of Use and Privacy Policy

Welcome to GUTS Website (together with its subdomains, Content, Marks and services, the “Site”).

Please read the following Terms of Use carefully before using this Site so that you are aware of your legal rights and obligations with respect to Harel Insurance Company Ltd. and its affiliates (“Harel”, “we”, “our” or “us”). By accessing or using the Site, you expressly acknowledge and agree to comply with, and be legally bound by, these Terms of Use and Privacy Policy (the “Terms”). If you are an individual acting on behalf of an entity, you represent and warrant that you have the authority to agree to these Terms on behalf of that entity and to bind that entity to these Terms. If you do not agree to be bound by these Terms please do not access or use the Site.

1. **Modification.** We reserve the right, at our discretion, to change these Terms at any time. Such change will be effective following posting of the revised Terms on the Site, and your continued use of the Site thereafter means that you accept those changes.
2. **Site Access.** The Site is only intended for individuals aged 18 years or older. If you are under 18 years please do not use the Site. For such time as these Terms are in effect, we hereby grant you permission to visit and use the Site provided that you comply with these Terms and applicable law.
3. **Restrictions.** You shall not: (i) copy, distribute or modify any part of the Site without our prior written authorization; (ii) use, modify, create derivative works of, transfer (by sale, resale, license, sublicense, download or otherwise), reproduce, distribute, display or disclose Content (defined below), except as expressly authorized herein; (iii) disrupt servers or networks connected to the Site; (iv) use or launch any automated system (including without limitation, “robots” and “spiders”) to access the Site; and/or (v) circumvent, disable or otherwise interfere with security-related features of the Site or features that prevent or restrict use or copying of any Content or that enforce limitations on use of the Site.
4. **Intellectual Property Rights.** The content on the Site, including without limitation, the text, documents, descriptions, products, software, graphics, photos, sounds, videos, interactive features, and services, (“Content”) and the trademarks, service marks and logos contained therein (“Marks”), are the property of Harel and/or its licensors. Content on the Site is provided for your information and personal use only and may not be used, copied, distributed, transmitted, broadcast, displayed, sold, licensed, de-compiled, or otherwise exploited for any other purposes whatsoever without Harel’s prior written consent. If you download or print a copy of the Content for personal use, you must retain all copyright and other proprietary notices contained therein. “Harel”, the Harel logo, and other marks are Marks of Harel. All other trademarks, service marks, and logos used on our Site are the trademarks, service marks, or logos of their respective owners. Harel reserves all rights not expressly granted in and to the Site and the Content.
5. **User Content Submissions**
  - 5.1. **Responsibility.** The Site may permit the submission, hosting, sharing and publishing of content by you and other users (“User Content”). You understand that whether or not such User Content are published, we do not guarantee any confidentiality with respect to any User Content. You shall be solely responsible for your User Content and the consequences of posting, publishing or uploading them. We have complete discretion whether to publish your User Content and we reserve the right in our sole discretion and without further notice to you, to monitor, censor, edit, remove, delete, and/or remove any and all User Content posted on the Site (including User Content) at any time and for any reason.
  - 5.2. **Ownership.** You represent and warrant that you own or have the necessary rights and permissions to use and authorize Harel to use all Intellectual Property Rights (defined below) in and to your User Content, and to enable inclusion and use thereof as contemplated by the Site and these Terms. Unless the User Content are separately referred to, all references herein to Content shall include references to User Content. “**Intellectual Property Rights**” means any and all rights, titles and interests, whether foreign or domestic, in and to any and all trade secrets, patents, copyrights, service marks, trademarks, know-how, or similar intellectual property rights, as well as any and all moral rights, rights of privacy, publicity and similar rights of any type under any applicable laws or regulations. You retain all of your ownership rights in and to your User Content.
  - 5.3. **License to User Content.** By submitting the User Content to the Site, you hereby grant Harel a worldwide, irrevocable, non-exclusive, royalty-free, perpetual, sublicenseable and transferable license to use, reproduce, distribute, prepare derivative works of, display the User Content in connection with the Site and Harel’s business, including without limitation for publishing and redistributing part or all of your User Content in any media formats and through any media channels and, and you hereby waive any moral rights in your User Content, to the extent permitted by law. You also hereby grant each user of the Site or other viewer or user of the User Content a non-exclusive right to use, reproduce, distribute, prepare derivative works of, display and

perform such User Content, all in accordance with these Terms.

- 5.4. **Prohibited Content.** You agree that you will not display, post, submit, publish, upload or transmit User Content that: (i) is unfair or deceptive under the consumer protection laws of any jurisdiction; (ii) is copyrighted, protected by trade secret or otherwise subject to third party proprietary rights, including privacy and publicity rights, unless you are the owner of such rights; (iii) creates a risk to a person's safety or health, creates a risk to public safety or health, compromises national security, or interferes with an investigation by law enforcement; (iv) impersonates another person; (v) promotes illegal drugs, violates export control laws, relates to illegal gambling, or illegal arms trafficking; (vi) is unlawful, defamatory, libelous, threatening, pornographic, harassing, hateful, racially or ethnically offensive, or encourages conduct that would be considered a criminal offense, gives rise to civil liability, violates any law, or is inappropriate; (vii) involves theft or terrorism; or (viii) is otherwise malicious or fraudulent.
- 5.5. **Exposure.** You understand and acknowledge that when accessing and using the Site: (i) you will be exposed to User Content from a variety of sources, and that Harel is not responsible for the accuracy, usefulness, safety, or Intellectual Property Rights of, or relating to any User Content; and (ii) you may be exposed to User Content that are inaccurate, offensive, indecent, or objectionable. You hereby agree to waive, and hereby do waive, any legal or equitable rights or remedies you may have against Harel with respect to (i) and (ii) herein.
6. **Information Description.** We attempt to be as accurate as possible. However, we cannot and do not warrant that the Content available on the Site is accurate, complete, reliable, current, or error-free. We reserve the right to make changes in or to the Content, or any part thereof, in our sole discretion, without the requirement of giving any notice prior to or after making such changes to the Content. Your use of the Content, or any part thereof, is made solely at your own risk and responsibility.
7. **Disclosure.** We reserve the right to access, read, preserve, and disclose any information that we obtain in connection with the Site, and your use thereof, as we reasonably believe is necessary to: (i) satisfy any applicable law, regulation, legal process, subpoena or governmental request; (ii) enforce these Terms, including to investigate potential violations of them; (iii) detect, prevent or otherwise address fraud, security or technical issues; (iv) respond to user support requests; or (v) protect the rights, property or safety of Harel, its users or the public.
8. **Links**
  - 8.1. The Site may contain links, and may enable you to post content, to third party websites that are not owned or controlled by Harel. We are not affiliated with, have no control over, and assume no responsibility for the content, privacy policies, or practices of, any third party websites. You: (i) are solely responsible and liable for your use of and linking to third party websites and any content that you may send or post to a third party website; and (ii) expressly release Harel from any and all liability arising from your use of any third party website. Accordingly, we encourage you to read the terms and conditions and privacy policy of each third party website that you may choose to visit.
  - 8.2. Harel permits you to link to the Site provided that: (i) you link to but do not replicate any page on this Site; (ii) the hyperlink text shall accurately describe the Content as it appears on the Site; (iii) you shall not misrepresent your relationship with Harel or present any false information about Harel and shall not imply in any way that we are endorsing any services or products, unless we have given you our express prior consent; (iv) you shall not link from a website ("**Third Party Website**") which prohibits linking to third parties; (v) such Third party Website does not contain content that (a) is offensive or controversial (both at our discretion), or (b) infringes any intellectual property, privacy rights, or other rights of any person or entity; and/or (vi) you, and your website, comply with these Terms and applicable law.
9. **Application to GUTS Community & Program**
  - 9.1. If you wish to become a member of the GUTS community and/or program, you may apply by submitting an application on the Site.
  - 9.2. You hereby acknowledge that you are not legally required to provide any information to Harel, but without submitting the required information in the applications, Harel will be unable to complete your application process for the GUTS community and/or program. Harel reserves the right to contact all or some of the applicants for clarifications regarding their applications.
  - 9.3. The submission of an application and/or Harel's communication with an applicant shall not be construed as Harel's obligation to engage with you or accept you into the GUTS program and/or community. Application submission is not a guarantee of acceptance into the program/or community. It is Harel's sole discretion to select which of the applicants will participate in the GUTS program and/or community, without any obligation to justify its selection, and without any obligation to contact all applicants.

9.4. At Harel's sole discretion and without prior notice, Harel reserves the right to stop, postpone, cancel, or not implement the GUTS program and/or community.

#### 10. **Privacy.**

10.1. We will use any personal information that we may collect or obtain in connection with the Site in accordance with GUTS Website Privacy Policy attached hereby as **Appendix A** ("GUTS Website Privacy Policy"). You agree that we may use personal information that you provide or make available to us in accordance with GUTS Website Privacy Policy.

10.2. Once you submit an application, Harel reserves the rights to use your personal information to contact you in connection with the GUTS program and/or community, and in connection certain programs or offerings that you may have registered for, to send you marketing/advertisement communications that we believe may be of interest to you, and to identify and authenticate your application or your access to the Site. Without derogating the foregoing, we may use your designated email address to: (i) respond to an application submission or administrative request (ii) send you updates or news regarding Harel and its services, including without limitation, regarding the GUTS program and/or community.

10.3. In case you have applied for the GUTS program and/or community, we may retain your application and approach you in the future.

#### 11. **Warranty Disclaimers**

11.1. THE SITE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, AND WITHOUT WARRANTIES OF ANY KIND EITHER EXPRESS OR IMPLIED. HAREL HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, TITLE, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AND THOSE ARISING BY STATUTE OR FROM A COURSE OF DEALING OR USAGE OF TRADE. HAREL DOES NOT GUARANTEE THAT THE SITE WILL BE FREE OF BUGS, SECURITY BREACHES, OR VIRUS ATTACKS. THE SITE MAY OCCASIONALLY BE UNAVAILABLE FOR ROUTINE MAINTENANCE, UPGRADING, OR OTHER REASONS. YOU AGREE THAT HAREL WILL NOT BE HELD RESPONSIBLE FOR ANY CONSEQUENCES TO YOU OR ANY THIRD PARTY THAT MAY RESULT FROM TECHNICAL PROBLEMS OF THE INTERNET, SLOW CONNECTIONS, TRAFFIC CONGESTION OR OVERLOAD OF OUR OR OTHER SERVERS. WE DO NOT WARRANT, ENDORSE OR GUARANTEE ANY CONTENT, PRODUCT, OR SERVICE THAT IS FEATURED OR ADVERTISED ON THE SITE BY A THIRD PARTY.

11.2. HAREL DOES NOT WARRANT, ENDORSE OR GUARANTEE ANY CONTENT THAT APPEARS IN A USER CONTENT, AND DOES NOT MAKE ANY REPRESENTATION OR WARRANTY WITH RESPECT TO, AND DISCLAIMS ALL LIABILITY FOR, ANY SUCH CONTENT.

11.3. YOU SPECIFICALLY ACKNOWLEDGE THAT HAREL SHALL NOT BE RESPONSIBLE FOR THE CONTENT OR CONDUCT (INCLUDING DEFAMATORY, OFFENSIVE, ILLEGAL, OR NEGLIGENT CONDUCT) OF ANY SITE USER AND THAT THE RISK OF HARM OR DAMAGE FROM THE FOREGOING RESTS ENTIRELY WITH YOU.

11.4. YOUR RELIANCE ON, OR USE OF, ANY USER CONTENT, OR INTERACTION WITH ANY SITE USER OR OWNER, IS AT YOUR SOLE RISK. IF YOU HAVE A DISPUTE WITH ANY SITE USER OR OWNER IN CONNECTION WITH THE SITE OR ANY USER CONTENT, YOU AGREE THAT HAREL IS NOT LIABLE FOR ANY CLAIMS OR DAMAGES ARISING OUT OF OR CONNECTED WITH SUCH A DISPUTE. HAREL RESERVES THE RIGHT, BUT HAS NO OBLIGATION, TO MONITOR ANY SUCH DISPUTE.

11.5. EXCEPT AS EXPRESSLY STATED IN OUR GUTS WEBSITE PRIVACY POLICY, HAREL DOES NOT MAKE ANY REPRESENTATIONS, WARRANTIES OR CONDITIONS OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE SECURITY OF ANY INFORMATION YOU MAY PROVIDE OR ACTIVITIES YOU ENGAGE IN DURING THE COURSE OF YOUR USE OF THE SITE.

#### 12. **Limitation of Liability**

12.1. TO THE FULLEST EXTENT PERMISSIBLE BY LAW, HAREL SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, EXEMPLARY, SPECIAL, CONSEQUENTIAL, OR INCIDENTAL DAMAGES OF ANY KIND, OR FOR ANY LOSS OF DATA, REVENUE, PROFITS OR REPUTATION, ARISING UNDER THESE TERMS OR OUT OF YOUR USE OF, OR INABILITY TO USE, THE SITE, EVEN IF HAREL HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES. Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages, so the above limitations

may not apply to you.

- 12.2. IN NO EVENT SHALL THE AGGREGATE LIABILITY OF HAREL FOR ANY DAMAGES ARISING UNDER THESE TERMS OR OUT OF YOUR USE OF, OR INABILITY TO USE, THE SITE EXCEED THE TOTAL AMOUNT OF 100\$.
13. **Indemnity.** You agree to defend, indemnify and hold harmless Harel and our affiliates, and our respective officers, directors, employees and agents, from and against any and all claims, damages, obligations, losses, liabilities, costs and expenses (including but not limited to attorney's fees) arising from: (i) your use of, or inability to use, the Site and the Content and/or Marks; (ii) your User Content; (iii) your interaction with any Site user; or (iv) your violation of these Terms.
14. **Term and Termination.** Harel, in its sole discretion, has the right to terminate these Terms and/or your access to the Site, or any part thereof, immediately at any time and with or without cause (including, without any limitation, for a breach of these Terms). Harel shall not be liable to you or any third party for termination of the Site, or any part thereof. If you object to any term or condition of these Terms, or any subsequent modifications thereto, or become dissatisfied with the Site in any way, your only recourse is to immediately discontinue use of the Site. Upon termination of these Terms, you shall cease all use of the Site. This Section 14 and Sections 4 (Intellectual Property Rights), 5.3 (License to User Content), 10 (Privacy), 11 (Warranty Disclaimers), 12 (Limitation of Liability), 13 (Indemnity), and 15 (Independent Contractors) to 17 (General) shall survive termination of these Terms.
15. **Independent Contractors.** You and Harel are independent contractors. Nothing in these Terms creates a partnership, joint venture, agency, or employment relationship between you and Harel. You must not under any circumstances make, or undertake, any warranties, representations, commitments or obligations on behalf of Harel.
16. **Assignment.** These Terms, and any rights and licenses granted hereunder, may not be transferred or assigned by you but may be assigned by Harel without restriction or notification to you.
17. **General.** Harel reserves the right to discontinue or modify any aspect of the Site at any time. These Terms and the relationship between you and Harel shall be governed by and construed in accordance with the laws of the State of Israel, without regard to its principles of conflict of laws. You agree to submit to the personal and exclusive jurisdiction of the courts located in Tel Aviv-Jaffa, Israel, and waive any jurisdictional, venue, or inconvenient forum objections to such courts. These Terms shall constitute the entire agreement between you and Harel concerning the Site. If any provision of these Terms is deemed invalid by a court of competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of these Terms, which shall remain in full force and effect. No waiver of any term of these Terms shall be deemed a further or continuing waiver of such term or any other term, and a party's failure to assert any right or provision under these Terms shall not constitute a waiver of such right or provision. **YOU AGREE THAT ANY CAUSE OF ACTION THAT YOU MAY HAVE ARISING OUT OF OR RELATED TO THE SITE MUST COMMENCE WITHIN 1 YEAR AFTER THE CAUSE OF ACTION ACCRUES. OTHERWISE, SUCH CAUSE OF ACTION IS PERMANENTLY BARRED.**

**Last updated:** January 2023

## Appendix A - GUTS Website Privacy Policy

This is the privacy policy (“**Privacy Policy**”) that governs how we, Harel Insurance Company Ltd. and its affiliates (“**Harel**”, “**we**”, “**our**” or “**us**”), use Personal Information (defined below) that we collect, receive and store about individuals in connection with: (i) the use of GUTS Website (together with its sub-domains, content and services, a “**Site**”); (ii) apply for the GUTS Program and/or Community; (iii) sign-up for events or sessions on our Site or recording of any of the foregoing; (iv) contact us on our Site or via email; and (v) subscribe to our distribution list, newsletter, or blog on our Site; and (vi) submit a comment on our Site (collectively referred to herein as the “**Services**”).

1. **Introduction.** We have implemented this Privacy Policy because your privacy, and the privacy of other users, is important to us. This Privacy Policy explains our online information practices and the choices you can make about the way your Personal Information is collected and used in connection with the Services. “**Personal Information**” means any information that may be used, either alone or in combination with other information, to personally identify an individual, including, but not limited to, a first and last name, an email address, a phone number, a link to LinkedIn profile, a link to resume/portfolio or other contact information.
2. . Any capitalized but undefined term in this Privacy Policy shall have the meaning given to it in the Terms above.
3. **Consent and Modification.** You are not legally obligated to provide us Personal Information, and you hereby confirm that providing us Personal Information is at your own free will. To the maximum extent permitted by law, by using the Services, you consent to the terms of this Privacy Policy and to our collection, processing and sharing of Personal Information for the purposes set forth herein. If you do not agree to this Privacy Policy, please do not access or otherwise use the Services. We reserve the right, at our discretion, to change this Privacy Policy at any time. Such change will generally be effective ten (10) days following posting of the revised Privacy Policy on the Site (unless there are urgent reasons for it to become effective earlier), and your continued use of the Services thereafter means that you accept those changes. We may publish notifications related to updates to this Privacy Policy by electronic means or other means.
4. **What Personal Information We Collect and How We Collect It.** We receive and/or collect Personal Information from you in the following ways:
  - 4.1. Sign-up for events and sessions. If you sign-up for an event or a session that we offer and/or make available on our Site, you may be required to provide us with certain information, such as: full name, email address, phone number, professional background, position and personal note.
  - 4.2. Apply for GUTS. If you apply for our GUTS Program and/or Community, by registering or submitting an online form that we make available at our Site, you may be required to provide us with certain information such as your full name, gender, age, email address, phone number, personal note and biographical data relating to your professional background, position and qualifications. You may choose to provide additional information such as your photo, address and links to your resume/CV, social media profiles and LinkedIn profile.
  - 4.3. Contact us. If you contact us, whether by submitting an online form that we make available on our Site or by sending an email to an email address that we display, you may be required to provide us with certain information, such as: full name, email address, phone number and personal note.
  - 4.4. Subscribe to our distribution list, newsletter, or blog. If you subscribe to our distribution list, newsletter or blog, on our Site you may be required to provide us with your email address.
  - 4.5. Submit a comment on our Site. If you leave a comment on our Site, you may be required to provide us with certain information, such as: full name, email address, comment, and any other information you may decide to provide or supply us.
  - 4.6. Log Files. When you browse or visit our Site, we may make use of log files. The information inside the log files includes internet protocol (IP) addresses, type of browser, Internet Service Provider (ISP), date/time stamp, referring/exit pages, clicked pages and any other information your browser may send to us. We may use such information to analyze trends, administer the Services, track users’ movement around the Services, and gather demographic information.
  - 4.7. Cookies and Other Tracking Technologies. When you browse or visit our Site, our Services may utilize “cookies”, anonymous identifiers and other tracking technologies in order for us to provide our Services and present you with information that is customized for you. A “cookie” is a small text file that may be used, for example, to collect information about activity on the Services. Certain cookies and other technologies may serve to recall Personal Information, such as an IP address, previously indicated by a user. Most browsers allow you to

control cookies, including whether or not to accept them and how to remove them. You may set most browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser.

- 4.8. **Google Analytics.** When you browse or visit our Site, the Site may use a tool called “Google Analytics” to collect information about use of the Service. Google Analytics collects information such as how often users visit the Service, what pages they visit when they do so, and what other sites they used prior to coming to the Service. We use the information we get from Google Analytics to maintain and improve the Services and our products. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Google’s ability to use and share information collected by Google Analytics about your visits to and use of the Service is restricted by the Google Analytics Terms of Service, available at <http://www.google.com/analytics/terms/us.html>, and the Google Privacy Policy, available at <http://www.google.com/policies/privacy/>. You may learn more about how Google collects and processes data specifically in connection with Google Analytics at <http://www.google.com/policies/privacy/partners/>. You may prevent your data from being used by Google Analytics by downloading and installing the Google Analytics Opt-out Browser Add-on, available at <https://tools.google.com/dlpage/gaoptout/>.
5. **The Way We Use Personal Information.** If you submit or we collect Personal Information through the Services, then we may use such Personal Information in the following ways:
  - 5.1. We will use your Personal Information to: (i) provide and improve our Services (including without limitation by generating statistics and analytics), (ii) send you marketing/advertisement communications that we believe may be of interest to you, (iii) contact you in connection with the Services and certain programs or offerings that you may have applied or registered for, (iv) process and post your comment, query or request, and (v) identify and authenticate your access to the parts of the Services that you are authorized to access, as well as for security and fraud-detection purposes.
  - 5.2. We may use your designated email address to: (i) send you updates or news regarding the Services; and/or (ii) respond to an "Apply for GUTS" or "contact us" or other administrative request.
6. **The Way We Share Personal Information.** We share and disclose your Personal Information with third parties in the following ways:
  - 6.1. We may transfer your Personal Information to our subsidiaries or affiliated companies for the purpose of storing or processing such information on our behalf. Such information may be transferred to other countries.
  - 6.2. We may share your Personal Information with our third party service providers and partners to assist us with our business operations and to provide our Services to you and other users. Such information may be transferred to other countries.
  - 6.3. We may disclose your Personal Information or any information you submitted via the Services if we have a good faith belief that disclosure of such information is helpful or reasonably necessary to: (i) comply with any applicable law, regulation, legal process or governmental request; (ii) enforce our Terms of Use and Privacy Policy and protect our rights, including investigations of potential violations thereof; (iii) detect, prevent, or otherwise address fraud or security issues; or (iv) protect against harm to the rights, property or safety of Harel, our users, yourself or the public.
  - 6.4. If you decide to post a comment on our Site, your comment, and metadata about it (such as: when you posted your comment) will be publicly viewable on the Site, along with your name (unless the Site permits you to post anonymously). This information may be searched by search engines and be republished elsewhere on the Web in accordance with our Terms.
7. **Use of Anonymous Information.** We may use Anonymous Information (as defined below) or disclose it to third party service providers in order to improve our Services and enhance your experience with the Services. We may also disclose Anonymous Information (with or without compensation) to third parties, including advertisers and partners. “**Anonymous Information**” means information which does not enable identification of an individual user, such as aggregated information about the use of our Services.
8. **Opting Out.** You may choose not to receive future promotional, advertising, or other Services-related emails from us by selecting an unsubscribe link at the bottom of each email that we send or by sending a request to [innovation@harel-ins.co.il](mailto:innovation@harel-ins.co.il).
9. **Choice.** At all times, you may choose whether or not to provide or disclose Personal Information. If you choose not to provide mandatory Personal Information, you may still visit parts of the Services but you may be unable to access certain options, features, programs, offers, and services that require Personal Information.
10. **Access/Accuracy.** To the extent that you do provide us with Personal Information, we wish to maintain accurate Personal Information. If you would like to delete or correct any of your other Personal Information that we may

be storing, you may submit an access request by sending an email to [innovation@harel-ins.co.il](mailto:innovation@harel-ins.co.il). Your email should include adequate details of your request.

11. **Links to and Interaction with Third Party Products.** The Services may enable you to interact with or contain links to other third party websites, mobile software applications and services that are not owned or controlled by us (each a “**Third Party Service**”). We are not responsible for the privacy practices or the content of such Third Party Services. Please be aware that Third Party Services may collect Personal Information from you. Accordingly, we encourage you to read the terms and conditions and privacy policy of each Third Party Service that you choose to use or interact with.
12. **Security.** The security of Personal Information is important to us. We follow generally accepted industry standards, including the use of appropriate administrative, physical and technical safeguards, to protect the Personal Information submitted to us. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use reasonable acceptable means to protect your Personal Information, we cannot guarantee its absolute security or confidentiality.
13. **Merger, Sale or Bankruptcy.** In the event that we are acquired by or merged with a third party entity, in the context of a corporate transaction or reorganization or sale of assets, or in the event of bankruptcy or a comparable event, we reserve the right to transfer or assign Personal Information in connection with the foregoing events.
14. **Questions.** If you have any comments or questions regarding our Privacy Policy, or your Personal Information that we may be storing and using, please contact us at [innovation@harel-ins.co.il](mailto:innovation@harel-ins.co.il).

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