

GTA TECHNOLOGY, LLC

TERMS AND CONDITIONS

Last updated: October 16, 2025

1. Overview and Contract Formation

These Terms and Conditions (“Terms”) govern access to and use of the **Protect by GTA** client application (the “Client App”), the **Protect Advisor by GTA** application (the “Advisor App”), and all related web portals, websites, and services (collectively, “Protect” or the “Services”). This includes all platforms and websites operated by **GTA Technology, LLC**, such as the Protect by GTA mobile app, the Protect Advisor by GTA mobile app, the ProtectGTA.com web application, the ProtectGTA.com website, and the GTA-Technology.com website.

By creating an account, downloading either app, or using Protect, you agree to these Terms on behalf of yourself and any entity, family member, or delegate you authorize (“Authorized User”). If you do not agree, do not use Protect. Protect is a communication, workflow, and compliance platform that connects licensed insurance advisors and their clients. It is not an insurance agent, producer, or carrier and does not solicit, sell, or bind insurance policies or provide legal or tax advice. Protect does not collect or sell consumer data for marketing or advertising purposes.

2. Definitions

Advisor: Licensed insurance professional using Protect Advisor.

Client: Individual or business using Protect Client, invited by an Advisor.

Authorized User / Delegate: Family member, staff, accountant, attorney, or other individual granted access by a Client or Advisor.

AMS: Agency Management System used by an advisor or agency.

TruthSource™, RiskShield™, ProtectAI™, AssetLogic™, DataLift™, ProtectXtract™,

GTAXtract™: Proprietary modules and engines developed by GTA Technology.

ACORD Forms / COIs: Industry-standard insurance forms referenced in connection with advisor workflows.

3. Scope of Service

Protect is a communication, data-management, and risk-identification platform that enhances collaboration between insurance advisors and their clients. It uses proprietary technology and AI to analyze information from the advisor's AMS, client inputs, and public or syndicated data to identify potential risks, inconsistencies, or missing information.

Protect streamlines information exchange, document sharing, and data validation, allowing advisors and clients to work together efficiently and accurately. Clients can request documents such as certificates of insurance (COIs), upload required information, and view centralized insurance data including policies, assets, ID cards, and inventories.

Protect does not issue, modify, or bind insurance coverage, nor does it generate or approve official insurance documents such as ACORD forms or COIs. Those documents are created, approved, and delivered by the licensed advisor through their AMS or carrier systems. Protect facilitates secure collaboration, information gathering, and delivery of finalized materials once approved by the advisor.

4. Licensing and Regulatory Responsibility

Protect is used by licensed insurance agencies and their authorized personnel. Access within Protect follows the agency's AMS configuration and internal permissions. GTA Technology does not verify or manage individual licensing status. Each agency is solely responsible for ensuring that all users of Protect under its account, including licensed producers, customer service representatives, and other staff, operate in accordance with applicable state and federal licensing, supervision, and compliance requirements.

5. Accounts, Invitations, and Roles

Clients may only join Protect through Advisor invitation. Advisors and Clients may invite delegates; each Authorized User must register individually and is bound by these Terms. Access is role-based. Actions by Authorized Users are attributable to the inviting account holder.

6. Data Collection and Use

Protect may collect, process, or store Identity Data, Insurance Data, Business & Asset Data (including asset inventories, receipts, attachments, and photographs for recordkeeping

and validation), Client-Uploaded Documents, Claims Data, Syndicated & Public Data (for example ATTOM, NOAA, FEMA), and Derived Data.

If a government-issued ID such as a driver's license, passport, or Social Security card is uploaded, Protect uses AI to detect and redact sensitive identifiers before storing information. Full ID numbers or Social Security numbers are never stored. Limited metadata such as name, address, or expiration date may be retained to validate records or trigger renewal alerts. The full image remains only on the user's device.

Protect connects directly to the advisor's AMS and imports client, policy, and related operational data needed to provide the Services. It also connects to carrier portals and document systems where available and uses public and syndicated data to enrich records and identify risk. Protect does not pull consumer financial data beyond AMS data such as policy financials or billing information, nor does it access or store bank accounts, credit cards, credit scores, or income data.

Protect uses data to operate the platform, reconcile and validate information, enrich profiles, identify risks, support claims communication, generate Smart Reports, and provide clients with recordkeeping and inventory tools. All data is encrypted in transit and at rest using AWS enterprise-grade hosting.

Protect complies with GLBA. Records are retained for seven (7) years; only legally required data is retained after termination. Records are retained not only for compliance but also to support discovery and legal defense in lawsuits or disputes. These records serve as neutral evidence intended to protect both advisors and clients by maintaining an immutable history of actions and communications.

7. GLBA and Privacy Compliance

Protect acts solely as a service provider between Advisors and Clients. It complies with the GLBA Safeguards Rule and does not sell or license nonpublic personal information. Agencies and Advisors are responsible for any legally required consents.

8. Children's Access

Protect is not designed for children under 18. Users must be 18 or older to register directly. A Client or Advisor may invite individuals aged 16 or 17 who are insured under an active policy, provided the invitation is issued by a parent, guardian, or Advisor. Such access is

limited to necessary insurance functions such as viewing ID cards or contributing to inventories. Protect is not intended for users under 16.

9. Payments and Subscriptions

Client App: Free download; subscription required. Advisor App: Free download; requires onboarding. Annual plans are paid in advance, non-refundable, and end at term. Monthly plans end at the last paid month, non-refundable. Accounts may be suspended for nonpayment.

User-provided data is retained for 30 days after suspension and then deleted permanently except for legally required records. If the account is reactivated, AMS data will repopulate automatically but uploaded data will not be recoverable. Protect may suspend or terminate accounts for excessive chargebacks.

10. Intellectual Property and Proprietary Rights

Protect and all related software, interfaces, data structures, algorithms, and processing logic are the exclusive property of GTA Technology, LLC and are protected by United States and international copyright, patent, and trade-secret laws.

The Protect platform and its proprietary modules (TruthSource™, RiskShield™, ProtectAI™, AssetLogic™, DataLift™, ProtectXtract™, GTAXtract™) contain patent-pending processes, copyrighted code, and proprietary technology developed exclusively by GTA Technology, LLC. This includes the Protect AI Engine, proprietary data-mapping methods, compliance logic, and workflow automation models that embody trade secrets and confidential business information.

Users receive a limited, revocable license to access the Services during an active subscription. Any attempt to copy, reverse engineer, decompile, resell, or replicate any part of Protect's technology, design, or data model is strictly prohibited and will be pursued to the fullest extent of the law. All enhancements, derivatives, and feedback related to Protect become the sole property of GTA Technology, LLC. Unauthorized use of Protect's proprietary systems, AI models, or compliance framework may result in civil and criminal liability under applicable laws.

11. AI and Automated Processing

Protect uses proprietary AI and vetted large language models to support automation, validation, and compliance. AI transforms, summarizes, classifies, and validates text and documents, detects sensitive identifiers, and enforces redaction so full federal IDs and Social Security numbers are never stored.

Protect's AI continuously reviews publicly available and licensed regulatory data from local, state, federal, and carrier sources to identify new risks or compliance requirements. AI systems may also prioritize and present risk insights in plain language for advisors and clients. All AI-generated outputs are informational only and require Advisor review before use.

12. User Responsibilities

Users must provide accurate information, maintain credential and device security, review outputs before use, and manage delegate access responsibly. Advisor and broker access is defined by the AMS security profile. Clients manage delegate permissions within the app.

13. Acceptable Use

Users may not reverse engineer or copy Protect, train external AI models on its outputs, upload unlawful or infringing content, or attempt to circumvent security controls.

14. Feedback

Any ideas, feedback, or suggestions submitted to GTA Technology become the property of GTA Technology, LLC without restriction or obligation.

15. Legal Terms

Governing Law. These Terms are governed by the laws of the State of Florida, excluding its conflict-of-law principles, and any arbitration or litigation shall occur in **Collier County, Florida**.

Dispute Resolution. Disputes shall be resolved by confidential binding arbitration under **AAA** or **JAMS** rules in Collier County, Florida. Users waive the right to class actions or jury trials.

Limitation of Liability. GTA Technology’s total liability shall not exceed the greater of fees paid in the previous 12 months or **\$25,000**. Neither party is liable for indirect, consequential, or incidental damages.

Indemnification. Users indemnify GTA Technology for misuse, inaccurate data, or unauthorized sharing; GTA Technology indemnifies users for claims that the Protect platform infringes third-party IP.

Trade Controls. Protect may not be used in sanctioned countries.

16. Termination

Protect may suspend or terminate accounts for breach, unlawful use, nonpayment, or chargebacks. Upon termination, access ceases and user-provided data is deleted as described in the Retention provisions.

17. Notices

GTA Technology, LLC

365 5th Ave. S, Suite 240

Naples, Florida 34102

Email: privacy@gta-technology.com

18. Entire Agreement

These Terms, together with any subscription agreement, data-processing addendum, or master services agreement, constitute the entire agreement between you and GTA Technology, LLC regarding Protect.