Privacy Policy, Terms & Conditions for General Public Users

Chicago Yacht Club Race To Mackinac®

Our Commitment to General Public Users of Our Site.

The Chicago Yacht Club Regatta Association ("CYCRA") organizes and operates the Chicago Yacht Club Race to Mackinac with facilities hosted by the Chicago Yacht Club ("CYC"). We will not sell, share or trade your names or personal information with any other entity, nor send mailings to you on behalf of other organizations.

Privacy Policy

Effective as of January 15, 2019. This Privacy Policy is applicable to general public users of our site. If you are a current, past, or prospective Invited Competitor or Crew member in our race, your privacy is covered under a separate policy which can be found at https://cycracetomackinac.com/privacy/privacy-competitor-crew.pdf competitor.

Introduction

Your privacy is a priority for the CYCRA's Chicago Yacht Club Race to Mackinac (website: https://cycracetomackinac.com) (sometimes referred to as the "Race", "us", or "we") and we want you to be familiar with how we collect, use, and disclose information relating to you, your computer, or your device that holds identifiable information about you (the "Personal Information"). This Privacy Policy describes our practices with information that we (or our service providers) collect from a user (sometimes referred to as "you" or "your") through our websites, applications, and our other network-connected products and services that link to this Privacy Policy (collectively, the "Site") as well as information collected from you other than directly through or from the Site, such as from telephone, facsimile, postal mail, personal delivery, or other or additional offline means.

CYCRA can be contacted regarding this policy by email at privacy@cycracetomackinac.com

1. Collection of Personal Information from Users

When you interact with us through the Site, we may collect information from you as described below.

a. Information You Provide

Some elements of the Site may ask you to submit Personal Information in order for you to benefit from the specified features or participate in a certain activity. For example, if you register for an account on the Site, we may request Personal Information such as your name and contact information. If you make a payment on the Site, we will collect your credit or debit card or other financial account information. When you perform a search within the Site, CYCRA and its affiliates may record information identifying you or linking you to the search performed and recording information related to the search request. We may combine information you submit through the Site with other information we have collected from you, whether on-line or off-line. We treat the combined information in accordance with this Privacy Policy.

b. Information About Minors

The Site is not intended for persons under the age of 16. We do not knowingly collect Personal Information online from persons in this age group. We reserve the right to delete any information identified as having been provided by such persons at our discretion.

c. Passive Information Collection, Use, and Choices

As you navigate the Site, certain Personal Information may be passively collected, meaning it is gathered without your actively providing it. This is done using the following techniques in the following ways:

IP Addresses: An IP address is a unique identifier that certain electronic devices use to identify and communicate with each other on the Internet. When you visit our Site, we may view the IP address of the device you use to connect to the Internet. We use this information to determine the general physical location of the device and understand from what geographic regions our website visitors come. We also may use this information to enhance our Site.

Through your browser: Certain information is collected by most browsers, such as your Media Access Control (MAC) address, computer type and operating system type and version screen resolution, and Internet browser type and version.

Cookies: Like many companies, our Site may use "cookies" to help make sure the Site is meeting the needs of its users and to help us make improvements. Cookies are bits of text that are placed on your computer's hard drive when you visit certain websites. We may use cookies set by us on the Site to tell us, for example, whether you have visited us before or if you are a new visitor. We use third-party cookies set by our service provider, Google Analytics, to collect information about how visitors use the Site, including how long you spend on each page, and how you got to the Site. We do not use data collected by cookies to identify who you are.

You can refuse our use of some or all cookies by turning off the use of cookies in your web browser. If you use your browser settings to block all types of cookies you may not be able to access all or parts of our Site or functionality may be limited. You can set your browser to notify you before you receive a cookie, giving you the chance to decide whether to accept it. You can also set your browser to turn off cookies.

2. How We Use the Information We Collect

We use Personal Information submitted by you or otherwise collected through the Site and through other sources for the purposes described in this Privacy Policy and as otherwise described to you at the point of collection. Generally, we use the information you provide to us for the reason for which it was provided. For example, if you sign up to receive email notifications, we will contact you by email. If you provide us with information to make a payment, we will use the information to process your payment. Specifically, we may use Personal Information from or about you:

i. to respond to your inquiries and to send you information that you request and to process your payment;

ii. to send you important information regarding our relationship with you or regarding the Site, changes to our terms, conditions, and policies, and other administrative information;

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iii. to notify you about upcoming events;

iv. to promote our products and services;

v. for our business purposes, such as data analysis, audits, recordkeeping, developing new products or services, enhancing the Site, improving our services, identifying Site usage trends, optimizing your experience on the Site, and determining the effectiveness of our efforts;

vi. if you choose to complete a survey, we may use the information for purposes of evaluating your feedback from the survey; and

vii. if we intend to collect and use Personal Information for another purpose, we may seek your permission at the time the information is collected.

We may use any information that does not personally identify you, your computer, or your device, for any purpose.

3. Our Disclosure of Your Information.

CYCRA does not sell your Personal Information. We may share your Personal Information with third parties only as described in this Privacy Policy or as otherwise described at the point where we collect the information from you, including:

i. to our affiliates for the purposes described in this Privacy Policy;

ii. to the companies or individuals that we hire to provide services to us, such as website hosting services and payment processing; and,

iii. to a third party in the event of any reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our business, or assets (including in connection with any bankruptcy or similar proceedings).

4. Uses and Disclosures to Comply with Laws.

In addition, we use and disclose Personal Information collected through the Site as we believe to be necessary or appropriate: (i) under applicable law, including laws outside your country of residence; (ii) to comply with legal process; (iii) to respond to requests from public and government authorities, including public and government authorities outside your country of residence; (iv) to enforce our terms and conditions; (v) to protect our operations or those of any of our affiliates; (vi) to protect our rights, privacy, safety, or property, and/or that of our affiliates, you, or others; and (vii) to allow us to pursue available remedies or limit the damages that we may sustain.

5. Links to Third Party Sites.

The Site may contain links to other Web sites for the convenience of users in locating information, products, or services that may be of interest. If you access a third-party website from a link on this Site, any information you disclose on that website is not subject to this Privacy Policy. It is possible that these links may be used by third parties or others to collect personal or other information about you. CYCRTM and its affiliates are not responsible for the privacy practices of such websites, advertisers, or third parties or the content of such websites and it is your sole obligation to review and understand the privacy practices and policies of these other websites. CYCRTM and its affiliates do not control these third parties' use of cookies, collection of information, or how they manage such

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information. It is solely your obligation to review and understand the privacy practices and policies of these other websites, advertisers and any third parties.

6. Where Your Information is Processed.

CYCRA is based in the United States. No matter where you are located, your Personal Information will be collected and processed in the United States. The laws of the United States and other countries governing data protection may not be as comprehensive or as protective as the laws in the country where you live.

7. Security

CYCRA and its affiliates will take reasonable steps to protect the information collected and provided via the Site from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. However, you should understand that no transmission over the Internet is ever fully secure.

8. Data Retention

We generally retain Personal Information for so long as it may be relevant for the purposes identified in this Privacy Policy, unless a longer period of time is required by law.

9. Lawful Basis for Processing Your Personal Information.

The laws in some countries require us to tell you about the lawful grounds we rely on to collect, use, disclose, and otherwise process your Personal Information. To the extent those laws apply, our lawful bases for processing your Personal Information is in support of our legitimate interests, where those interests are not overridden by your fundamental rights and freedoms: In many cases, we handle Personal Information because it furthers our legitimate business and charitable interests. This includes:

- -Providing a safe user experience on our Site;
- -Customer service;
- -Sending communications to you to let you know about what we are doing with your purchase and to solicit additional purchases;
- -Protecting users, our workers, and our property;
- -Analyzing and improving our operations (e.g., optimizing the design and operation of our Site); and
- -Managing legal issues.

This Privacy Policy is issued on behalf of CYCRA and its affiliates as controller of your Personal Information under applicable data protection laws. A "controller" is the person or organization who alone or jointly determines the purposes for which, and the manner in which, any Personal Information is, or is likely to be, processed.

10. Your Data Rights and Choices.

You can opt-out of the use of certain cookie-related processing by following the instructions in Section 1(c) above (Passive Information Collection, Use, and Choices).

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If you are within the European Union, you have the following rights:

- -You have the right to request from CYCRA access to your personal data, and the rectification of inaccurate personal data concerning you.
- -You have the right to obtain from CYCRA and its affiliates the erasure or the restriction of processing of your personal data in certain circumstances, including when the data are no longer necessary in relation to the purposes for which they were collected or otherwise processed, except when CYCRA and its affiliates are required by law to maintain or otherwise process your personal data, for the establishment, exercise, or defense of legal claims, or for the protection of the rights of another person.

You may exercise these rights by contacting us at <u>privacy@cycracetomackinac.com</u>

If you would like to submit a data access, correction, restriction, or deletion request, you can do so by contacting us at privacy@cycracetomackinac.com and we will process such request with respect to any Personal Information that we are able to link to you individually based on the information that you can provide to us. These rights and options that you have with respect to Personal Information are subject to limitations and exceptions under applicable law.

11. Right to Change Privacy Policy.

CYCRA reserves the right at any time to modify, alter, or update this Privacy Policy. Your use of the Site following any changes means that you agree to follow and be bound by the Privacy Policy as changed, subject to limitations under applicable law. Any change to this Privacy Policy shall be effective as to any user who has visited the Site before the change was made. Please review this policy periodically, and especially before you provide any Personal Information to us. The Privacy Policy was last updated on the date indicated above.

12. Contacting Us.

For general questions about this website, please contact us at regattamanager@chicagoyachtclub.org

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For questions about privacy or handling of your personal information, please contact us at privacy@cycracetomackinac.com.

To contact us by mail:

Chicago Yacht Club Race to Mackinac Attn: General Counsel 400 East Monroe Street Chicago, IL 60603

Tel.: 312-861-7777 Fax: 312-861-1840