

Privacy Policy

Last Revised July 10, 2008

You should know what information we collect from you, as well as how that information is used, disclosed and protected. We have created this privacy policy statement (the "Policy") to explain our privacy practices and policies.

We will not sell or disclose information to third parties without your consent or as otherwise provided in this Policy. You should know, however, that when you sign up for or use any of our products or services we may use information about who you are, where and when you browse on the Web, where your wireless device is located, and how you use our network or other information as described in this Policy. We do this in order to provide you with better service and to enrich your user experience.

The following FAQ outlines our policies. We also provide you with information regarding how to communicate with us if you have any questions about this Policy.

Does BIAC® collect business or personal information about me?

BIAC® collects a variety of information about users of our products or services. This includes personally identifiable information that can be directly associated with a specific person or entity such as a name, address, telephone number and email address as well as information that relates to how and where you use our service.

Does BIAC® collect information about children under the age of 16?

The BIAC® website is not directed toward children.

How Does BIAC® Use Personal Information?

We use personal information for billing purposes, to provide services or complete transactions you have requested and to anticipate and resolve problems with your product or services. We may also use this information to create and inform you of products or services from BIAC® that may better meet your needs.

When Does BIAC® Disclose Personal Information?

We do not sell information to third parties. We will disclose personal information to third parties when necessary to provide or bill for your service and when we have your consent to do so, such as to complete a transaction you have requested or as part of the terms and conditions of a particular service. We also may disclose personal information to third parties to protect the rights and property of the company.

Does BIAC® Use Cookies?

A cookie is a very small text file placed on your hard drive by a web page server. It is essentially your identification card, and cannot be executed as code or deliver viruses. It is uniquely yours and can only be read by the server that gave it to you. At this time, we only utilize session-based cookies to maintain a user's session for continuity of navigation while viewing our site. Session-based cookies are not placed on your hard drive. After closing the browser, the session cookie simply terminates.

What About Links to Other Websites?

The BIAC® website may contain links to other websites. BIAC® is not responsible for the content or privacy policies of other sites.

How Secure is Information About Me?

We maintain a variety of physical, electronic and procedural safeguards to guard your personal information. An important part of securing and protecting your personal information is your responsibility to protect against unauthorized access to your computer, wireless device, SIM card, user name, password, etc. (including those of all Authorized Users).

Will This Policy Be Updated?

BIAC® expects to update this Policy periodically. You should refer back to this page often for the latest information and effective date of any changes to the Policy.

To Whom Should I Direct Privacy Questions or Concerns?

You have several ways to contact us about questions to this Policy and about your services.

Information Collected About You We collect a variety of personal information about users of our products or services. Personal information is information that can be directly associated with a specific person or entity such as name, address, telephone number, email address, or information about activities directly linked to that person.

In an agreement with a business or government customer, our customer is a business or other entity purchasing service for employees or other authorized users. If you receive certain benefits through a business or government customer's agreement with us, this Policy will generally govern your personal information. If you are liable for your own charges under such business or government account, then we may share enough account information with that entity to verify your continuing eligibility for those benefits. However, if you receive service where a business or government entity pays your charges or is otherwise liable for the charges, we may share your account information with that entity.

Our definition of personal information does not include "aggregate" information. Aggregate information is data we collect about a group or category of services or customers from which individual customer identities have been removed. For example, we could prepare a report that indicates that a certain number of our customers always use their wireless phones at a certain time of day at a specific location. Aggregate data helps us understand trends and customer needs so that we can better consider new services or tailor existing services to customer desires.

Here are the types of personal and other information we collect. You should refer to the rest of this Policy to see how we use, disclose and protect that information:

* Information You Give Us: We collect information you give us when you purchase a BIAC® product or use our services. For example, you may provide us a billing address and credit information, including your social insurance or security number or business identifier or when signing up for service. * Automatically Collected Information: We automatically receive certain types of information whenever you interact with us. For example, when you visit the BIAC® website, our systems automatically collect your IP address and the type of browser you use. This information is not linked by us to personal information, but rather only used to compile aggregate information * Information from Other Sources: We may obtain information about you from outside sources and add it to or combine it with your account information. For example, we may receive credit information for purposes of initiating service. We sometimes receive updated delivery and address information from our shippers or other sources so that we can correct our records and deliver your next purchase or communication more easily.

Use of Personal Information Internal Use: In general, we use personal information to serve our customers, to enhance and extend our customer relationship, to provide information and services to applicants and others who request it, and so our customers can take maximum advantage of our products and

services. For example, by understanding how you use our website, we are able to customize and personalize your experience. More specifically, we use personal information for billing purposes, to provide services or complete transactions you have requested, to anticipate and resolve problems with your services, and to create and inform you of products or services from BIAC® that better meet your needs. BIAC® may use e-mail, short text messages, telemarketing and direct mail to inform you about products or services we think will interest you.

Third Party Use: You should review the following section to understand when BIAC® discloses personal information to third parties.

Disclosure of Personal Information: We do not knowingly provide personal information to third parties without your consent or as otherwise provided in this Policy. When and what types of information BIAC® discloses depends on the service and in some cases the choices you have made. We disclose personal information as follows:

Your Consent. We will not knowingly disclose personal information other than in accordance with this Policy. In general, that means that you must consent to the disclosure in advance. Depending on the service, we may obtain your consent in a number of ways, including:

* In writing; * Verbally; * Online by clicking a button; * Through the use of a dialing string or button on a wireless device or handset; or * At the time of service initiation when your consent is part of the required terms and conditions to use the service.

For example, your consent to disclose personal information can be implied simply by the nature of your request, such as when you ask us to deliver an e-mail or short message to another person. Your return address is disclosed as part of the service and your consent to do so is implied by your use of the service. BIAC® may also disclose personal information to someone you designate in writing as an Authorized User on your account.

We share personal information with third parties as necessary to complete a transaction, perform a service on our behalf (such as enhancing our ability to serve you better) or perform a service that you have requested. When the third party acts solely on our behalf, BIAC® will require them to follow our privacy practices. For example, our vendors process and print your billing statement on our behalf. They can only use the personal information we give them to produce the billing statement.

From time to time you may be able to participate in contests, giveaways or other similar promotions we sponsor. Except as explained otherwise in the rules for a particular contest, giveaway or promotion, any personal information you provide will be used in accordance with this Policy. In addition, from time to time you may be able to participate in our surveys to help us improve our offerings and services. Any personal information that may be collected from a survey will be used for our internal purposes.

Business Transfers: Information about our users, including personal information, may be disclosed as part of any merger, acquisition, sale of company assets or transition of service to another provider, as well as in the unlikely event of an insolvency, bankruptcy or receivership in which personal information would be transferred as one of the business assets of the company.

Protection of BIAC® and Others: We release personal information when we believe release is appropriate to comply with the law (e.g., a subpoena, E911 information, etc.); to enforce or apply our customer agreements; initiate, render, bill, and collect for services; protect our rights or property, or to protect users of those services from fraudulent, abusive, or unlawful use of, or subscription to, such services; facilitate or verify the appropriate calculation of taxes, fees, or other obligations due to a local, state, or federal government; or if we reasonably believe that an emergency involving immediate danger of death or serious physical injury to any person requires disclosure of communications or justifies disclosure of records without delay.

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Our web pages may contain electronic images known as invisible single-pixel gifs (GIFs) that allow us to count users who have visited those pages. BIAC® may include GIFs in promotional e-mail messages or our newsletters in order to count how many messages have been opened and acted upon. GIFs collect only a limited set of information such as a cookie number, time and date of a page view, and a description of the page on which the GIF resides.

Updating this Policy BIAC® will revise or update this Policy if our practices change, as we change existing or add new services or as we develop better ways to inform you of products we think will be of interest. You should refer back to this page often for the latest information and the effective date of any changes. If, however, users' personally identifiable information will be used in a manner materially different from that stated at the time of collection we will notify users via posting on this page for 30 days before the material change is made. Users will have a choice as to whether or not their information will be used in this materially different manner.

Contact Us BIAC® is committed to the policies set forth in this Policy. If you have any questions, comments or concerns about this Policy, please contact Customer Care at 1-8006156593. If you'd rather write us, send it by mail to BIAC® Customer Care 618E South Street, Suite 500, Orlando, Florida 32801 United States of America

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