Privacy Policy (CCPA-Compliant)

This Privacy Policy explains how our company ("we," "our," or "us") collects, uses, stores, protects, and deletes personal data when providing our B2B SaaS platform for managing active insurance policy operations for the trucking industry in the United States. Our clients include insurance companies, insurance agencies, motor carriers, certificate holders, and lienholders. We are committed to maintaining the privacy and security of all personal data entrusted to us.

1. Personal Data We Collect

Under the California Consumer Privacy Act (CCPA), "personal information" includes data that identifies, relates to, or could reasonably be linked with a particular consumer or household. Although our platform operates in a B2B context, and CCPA primarily applies to California residents, we extend CCPA-related rights and disclosures to all applicable data subjects. We collect only the personal data, pre-approved and authorized by our clients, necessary to operate our platform and deliver services to our clients. This may include:

a. User and Account Information

- Name
- Business email address
- Business phone number
- Job title or role
- Company name and identifiers
- Login credentials (encrypted)

b. Policy and Operational Data

While primarily business-related, some personal data may be included if provided by clients. We do not collect this information independently from individuals. Policy and operational data includes:

- Driver first and last name
- Driver address
- Driver email and phone number
- Driver birth date
- Driver's license numbers
- Contact information for certificate holders or authorized individuals
- Information submitted through forms, uploads, or system integrations

c. Technical and Usage Information

- IP address and device identifiers
- Browser type and version
- Login activity and timestamps
- System usage activity (for security and auditing)

We do **not** collect sensitive personal information such as Social Security Numbers, financial account numbers, or health-related data.

2. Purpose of Collecting Personal Data

We collect personal data strictly for business operational purposes, including:

- Creating and managing user accounts
- Delivering and improving our SaaS platform
- Processing policy information, certificates, and related operational workflows
- Providing customer support and troubleshooting
- Enabling auditing, compliance, and security monitoring
- Facilitating integrations with third-party systems as authorized by clients
- Communicating service updates, notices, or required operational information
- Distribution of policy reports as designated by clients

We use personal data only for the purposes for which it was collected, unless additional consent is obtained.

3. How Personal Data Is Used

Personal data is used to:

- Authenticate users and secure access to the platform
- Process transactions and automated workflows within the insurance and trucking policy lifecycle
- Generate certificates of insurance and associated documents
- Support compliance with regulatory or industry requirements
- Analyze system usage to improve performance and user experience
- Detect and prevent fraud, unauthorized access, or security threats

We do **not** use personal data for marketing unrelated to our services, nor do we profile individual users.

4. Data Storage Practices

Personal data is stored:

- On secure, cloud-based infrastructure hosted in the United States
- In encrypted databases and storage systems
- In backups maintained solely for disaster recovery and continuity of operations

We retain data only as long as necessary to fulfill contractual obligations, comply with regulatory requirements, or support legitimate business interests.

5. How Personal Data Is Protected

We implement enterprise-grade security controls, including:

- Encryption of data at rest and in transit (TLS 1.2)
- Role-based access control (RBAC)
- Multi-factor authentication (MFA) for administrative and privileged access

- Continuous monitoring and logging of system activity
- Firewalls, intrusion detection, and vulnerability scanning
- Regular third-party security assessments and audits
- Employees and contractors undergo required confidentiality and information security training.

6. Data Deletion Practices

Personal data is deleted according to our internal data retention and destruction policies:

- Client-requested deletion is performed upon verified authorization
- Data is securely erased from active systems and flagged for deletion in backups
- Backup copies are deleted automatically upon expiration of the backup retention cycle
- Deleted data is irretrievable once the deletion process is complete
- Clients may contact us at any time to request data removal consistent with contractual and legal obligations.

7. Your Rights Under CCPA

California residents are entitled to the following rights regarding their personal information. While these rights apply to individuals per CCPA, all of the individual personal information created, maintained, and stored on our SaaS platform is only provided by the client entity with whom we have a contractual relationship. Therefore, any request by an individual under CCPA, will be reviewed with the senior personnel from the client to determine the most appropiate method to handle the request.

a. Right to Know

You have the right to request that we disclose the categories and specific pieces of personal information we have collected about you, the sources of that information, the business purpose for collecting it, and the categories of third parties with whom we share it.

b. Right to Delete

You have the right to request deletion of your personal information, subject to certain exceptions (e.g., legal compliance, security purposes, completing transactions requested by the customer).

c. Right to Correct

You have the right to request correction of inaccurate personal information that we maintain.

d. Right to Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights.

e. Right to Opt-Out of Sale or Sharing

We do **not** sell or share personal information as defined under CCPA. We do not use personal information for cross-context behavioral advertising.

8. No Sale of Personal Data

We **do not sell**, rent, share, or otherwise transfer personal data to third parties for monetary or commercial gain.

Personal data is shared only with:

- Service providers contracted to support platform operation (e.g., hosting providers)
- Third parties explicitly authorized by our clients (e.g., insurance partners, integration endpoints)
- All third-party providers are bound by confidentiality and data protection obligations.

9. Data Sharing and Disclosure

We may disclose personal data only under the following limited circumstances:

- With client authorization
- To comply with legal obligations, subpoenas, or lawful regulatory requests
- To investigate fraud, security incidents, or misuse of the platform
- To protect the rights, safety, or property of our company, its clients, or its users
- We do not disclose personal data for any other reason.

10. Customer Responsibilities

Because we operate in a B2B environment, client control their own users and data. Clients are responsible for:

- Ensuring the accuracy of personal data they submit
- Managing user access and permissions within their organization
- Complying with their own legal and regulatory requirements

11. Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our practices, technology, or legal requirements. All updates will be posted on our website with the effective date.

12. Contact Us

For CCPA-related requests, including your Right to Know, Right to Delete, or Right to Correct, you may contact us using either method below. We will verify your identity before fulfilling your request. For questions or requests related to this Privacy Policy, data access, or data deletion:

Email: support@meshvi.com

Mailing Address:
meshVI
1235 East Blvd. Suite E #494
Charlotte, NC 28203
United States

Thank you for trusting us with your data.