

## Terms & Conditions

Welcome to the Progressive's crowdsourcing platform hosted by MindSumo (the "**Platform**"). Your use of the Platform and participation in any Crowdsourcing Events are governed by these Terms and Conditions ("**Terms**"), and expressly conditioned on your acceptance of these Terms. If you do not agree with any part of the Terms, you must not use this Platform.

Progressive Casualty Insurance Company and its affiliated companies ("**Progressive**") reserve the right to modify these Terms at any time. Continued use of the Platform by you will constitute your acceptance of any revisions to the Terms. Please check this page regularly.

As with everything you do at Progressive, your participation in any Crowdsourcing Events and your use of the Platform is subject to the Code of Business Conduct and Ethics and our Workplace Policies.<sup>1</sup> The innovation, ideation, and creation of strategic plans driven through the Platform may involve sensitive information that is extremely important and valuable to Progressive. You must safeguard this information in the manner that is appropriate for the particular subject matter it concerns. If, at any time, you have any questions about the proper way to handle information related to a Crowdsourcing Event, please contact Corporate Legal.

As a participant, you understand that you will be dealing with inventions, algorithms, and processes which are Progressive's intellectual property. For the purposes of these Terms, Confidential Information includes all such inventions, algorithms, and processes, as well as non-public ideas, concepts, strategic plans, marketing and distribution plans, methods, techniques and analyses, business strategies, research and development projects, technologies and processes, rating and underwriting methods, formulae and information, training materials, agent, customer, employee, or claimant information, financial information and data, investment plans and other sensitive information and data relating to Progressive's business, and any and all designs, ideas, concepts, and technology embodied therein.

Confidential Information does not include information available to or known by the general public without any action or inaction on your part. Examples include industry publications, general periodicals, government or privately sponsored studies, and other similar information as communicated by third parties unrelated to Progressive and not involved in a contractual relationship with Progressive. Confidential Information also does not include information approved for release as authorized by Progressive in writing and subject to the scope and terms of that release.

In particular, you understand that you will have access to and be dealing with Confidential Information in connection with your work on a Crowdsourcing Event. You agree that you will not disclose to anyone, directly or indirectly, any Confidential Information, or use it other than in the course of your employment with Progressive. All documents that you prepare, Confidential Information that may be given to you in the course of your employment, and any and all copies thereof, are the exclusive property of Progressive. As a result, you agree to secure these materials and allow access only to those persons involved in a Crowdsourcing Event, and only to the extent required by their job function. Your obligations to protect Progressive's property, defined above, will continue after your employment with Progressive ends.

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<sup>1</sup> Links to the Code of Business Conduct and Ethics and Workplace Policies are located via the Menu button on the Highway home page.

Any ideas, inventions, improvements, proposals, or work you do as a participant is considered “work for hire” and belongs solely to Progressive. You agree that you will not assert ownership of anything you create or help create for Progressive and that you will cooperate with Progressive in an assignment of rights or any other steps Progressive takes to protect its property. In the course of your work, you are likely to encounter a variety of materials, ideas and information belonging to our customers, business associates or others. It is essential for you to respect the proprietary rights of the owners of all such property. These third-party rights may arise from copyrighted material, including software, software licenses governing the use of a particular piece of software, customer property, trademarked materials, patented inventions, information that is subject to non-disclosure agreements or any other form of confidentiality agreements.