LEGAL, TERMS & CONDITIONS & PRIVACY

Your privacy is very important to us. To better protect your privacy Murphy Investments Inc. provides this notice explaining online information practices and the choices you can make about the way your information is collected and used. In collecting information, Murphy Investment's Inc's primary goal is to provide and improve its products and services.

This Privacy Policy describes how Murphy Investment's Inc's treats information that it collects and receives related to your use of the Website. This Privacy Policy applies to all information collected or submitted on the Website. Murphy Investment's Inc is committed to protecting the privacy of the Website visitors and customers. The Website uses security measures to protect against the loss, misuse, and alteration of the information under Murphy Investment's Inc's control. We store the information in a database in a secure environment. To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, Murphy Investment's Inc has put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

Murphy Investment's Inc collects information when you use and access the Website. The information collected includes Personal Information, Contact Data, Message Data, and Traffic Data (collectively, "Customer Information"). "Personal Information" is information about you that is personally identifiable, like your name, address, email address, passwords, home and business addresses, phone numbers, and information that is not otherwise publicly available. "Contact Data" is contact information you've developed that you may provide to Murphy Investment's Inc to enhance your use of products and services. "Message Data" includes the messages sent and received using Murphy Investment's Inc's services, information about those messages, and your account activity, such as login times and message storage capacity. "Traffic Data" is anonymous information about the nature of your usage of the Website and products and services and can include: IP addresses, domain servers, referring/exit pages, operating system, date/time stamp, clickstream data, type of computer or mobile phone, type of web browser, one or more cookies that identify your browser, and telecommunications carrier information. Murphy Investment's Inc however, cannot guarantee the security of personal information accessible on or transmitted via the Internet.

Murphy Investment's Inc uses Customer Information to enhance your use of services by processing such information for various purposes, including providing information to you about products and services, formatting and displaying elements of Contact Data and Message Data to you and to those whom you send messages, delivering advertisements and related links, storing your messages, and other purposes relating to offering you products and services. Murphy Investment's Inc uses non-identifying and aggregate information to better design the Website and to share with advertisers and Festival-related affiliates and sponsors.

Murphy Investment's Inc may engage a third party to perform functions on our behalf, such as sending newsletters, sending requested postal mail and e-mail and SMS communications, analyzing and processing data, and providing customer service. Murphy Investment's Inc requires that these parties agree to use such information in a confidential manner and in compliance with this Privacy Policy and any other appropriate confidentiality and security measures. These third parties may have access to Personal Information needed to perform their functions, but Murphy Investment's Inc will not authorize them to use it for other purposes. Murphy Investment's Inc does not disclose personal information to third parties, except when one or more of the following conditions is true:

Murphy Investment's Inc has the individual's permission to make the disclosure;

ii. The disclosure is permitted by law or mandatory professional standards;

The disclosure is reasonably related to the sale or other disposition of all or part of Murphy Investment's Inc business or assets or in connection with a corporate merger, consolidation, or other corporate reorganization;

iv. The personal information to be disclosed is publicly available;

The party to whom the disclosure is made controls, is controlled by, or is under common control with Murphy Investment's Inc

vi. The disclosure is reasonably necessary for the establishment or maintenance of legal claims;

The disclosure is to persons or entities for whom Murphy Investment's Inc is providing or receiving services, provided the disclosure is consistent with the purpose for which the personal information was obtained; Murphy Investment's Inc may share with third parties certain aggregated, non-personal information and Traffic Data, but such information will not identify you individually; Murphy Investment's Inc may share Customer Information when legally required to do so or at the request of governmental authorities conducting an investigation. Murphy Investment's Inc reserve the right to not refund ticket purchasers or purchasers of Beach Bucks (festival currency) as stated in this document.

x. Murphy Investment's Inc may share your Customer Information with a third party if you have consented to receive information from that third party through registration from a co-branded version of the Murphy Investment's Inc service operated with a third party or through a communication or promotional program of a third party that is enabled by the Murphy Investment's Inc service. Such third parties will handle, store, retain and access such user information in accordance with the terms and conditions of their agreements with you, if any, as well as their own privacy policies. It is your responsibility to carefully review such agreements and privacy policies. You acknowledge that Murphy Investment's Inc shall have no liability to you for sharing of such information to such third parties and Murphy Investment's Inc disclaims any and all liability relating thereto.

If Murphy Investment's Inc desires to use Personal Information for any purposes other than those described in this Privacy Policy, Murphy Investment's Inc will offer you the opportunity to opt out of such use of your Personal Information for those other purposes.

When you visit the Website, Murphy Investment's Inc may send cookies to your computer that uniquely identify your browser. Murphy Investment's Inc uses cookies to improve the quality of Murphy Investment's Inc, service by storing user preferences and tracking usage information. At no time does the cookie reveal your name, address, or e-mail address (even if you have entered that information in specific areas of the Website). Most browsers allow you to disable cookies or set your browser to alert you when cookies are being sent to your computer. If you reject or disable cookies, you may not be able to utilize certain Murphy Investment's Inc products and services or may not be able to access all areas of the site.

Murphy Investment's Inc limits access to Customer Information to Murphy Investment's Inc personnel who need to come into contact with that information to provide products or services to you or in order to do their jobs. Murphy Investment's Inc has physical, electronic, and procedural safeguards to protect the loss, misuse, and alteration of the Customer Information under its control. Customer Information that Murphy Investment's Inc collects is stored in a secure manner that is accessible only by authorized Murphy Investment's Inc personnel and is only disclosed under the provisions of this Privacy Policy.

As a convenience to you, Murphy Investment's Inc may provide links to third-party websites from within Murphy Investment's Inc website or Murphy Investment's Inc products or services. Murphy Investment's Inc is not responsible for the privacy practices or content of these third-party sites.

Murphy Investment's Inc reserves the right, at its discretion, to change, update or modify this Privacy Policy at any time by posting such change, update or modification on the Website. Any such change, update or modification will be effective immediately upon posting on the Website and, if required by applicable law,

notice to you via the Murphy Investment's Inc service. Please check this policy periodically for changes. Your continued use of the Website and/or any Murphy Investment's Inc products and services following the posting of changes will mean you accept those changes. Use of information that Murphy Investment's Inc gathers is subject to the Privacy Policy in effect at the time of use.

If you become aware that personal information Murphy Investment's Inc maintains about you is inaccurate, or if you would like to update or review your personal information, you may contact Murphy Investment's Inc by using the contact information below. If you have any questions or comments regarding this Privacy Policy or The Murphy Investment's Inc information collection practices, please contact us by sending an email to Murphy Investment's Inc admin@mhgpei.com