

1. Introduction

These **AI Terms & Conditions** (“**AI Terms**”) describe how **Admiral Communities** (“**Admiral**,” “**we**,” “**us**,” or “**our**”) uses **artificial intelligence and automated systems** (“**AI Systems**”) when you interact with us by:

- phone calls (inbound or outbound);
- SMS or MMS text messages;
- website chat or “live chat” widgets;
- social media direct messages or chat;
- email or online forms that may be handled by AI; and
- any other communication channel where we deploy AI-powered tools.

Our **AI Systems** may:

- converse with you in natural language, like a person;
- collect, analyze, and store information about you and your communications;
- create or update records in our **internal systems and CRM**; and
- assist our staff in making decisions or recommendations about your needs.

These AI Terms apply **in addition to** our:

- **Website Terms of Use & Legal Disclosures**,
- **Master Terms & Conditions of Service**,
- **Privacy Policy**, and
- **SMS/MMS & AI Messaging Terms** (for text programs).

If there is a conflict between these AI Terms and a specific lease, program, or purchase agreement, that specific agreement generally controls for that transaction, to the extent permitted by law.

By **calling, texting, chatting, messaging, emailing, or otherwise communicating with Admiral through any channel**, you acknowledge these AI Terms and consent to the use of AI Systems as described here, subject to applicable law.

2. Where and How AI Is Used

2.1 AI Channels

We may use AI Systems in connection with:

- **Phone calls** – including interactive voice response (IVR), call routing, automated assistants, and call summarization.

- **Text messaging (SMS/MMS)** – automated replies, data collection, routing, and follow-up messages.
- **Website chat** – “live chat” or “virtual concierge” style widgets that respond in real time.
- **Social media chat** – automated replies and assistants in social Direct Messages (e.g., Facebook, Instagram, WhatsApp, etc., where available).
- **Email and forms** – AI may read, route, summarize, or draft responses to emails or form submissions.

2.2 AI vs Human

- Our AI Systems may **sound and respond like a person**.
- In many cases, AI will be the **first point of contact**, with the ability to escalate to a human team member.
- Where required by law or our internal standards, we will **disclose** that you are interacting with an AI assistant (for example, at the beginning of a call or in chat).

2.3 AI as Assistant to Staff

Even when you are interacting directly with a human:

- AI may operate **in the background** to provide suggestions, summaries, routing, or context;
- AI may **analyze call recordings or message transcripts** to create notes and update your account.

3. Consent to AI Interaction

By contacting Admiral by **any means**, including calling, texting, chatting, or messaging, you:

- **consent to the use of AI Systems** to receive, process, analyze, and respond to your communications;
- understand that not all interactions will be with a live human and that AI may respond as if it were a person;
- agree that our AI Systems may use your data as described in these AI Terms, our Privacy Policy, and other applicable terms.

If you do not want to interact with AI:

- you may choose **not to use** AI-enabled channels (e.g., don't use website chat, social DMs, or automated text flows);
- on calls, you may **request a human** when available; however, immediate human assistance may not always be possible depending on hours, staffing, and channel.

Important: Some states require specific forms of consent for certain uses (like call recording). We will honor any additional consent requirements and disclosures as required by applicable law in your jurisdiction.

4. Data Collected by AI Systems

Our AI Systems may collect and process **any information you provide** or that is available in connection with your interaction, including:

4.1 Identifiers & Contact Information

- Name, alias, and preferred name;
- Phone number (including the number used to call or text us);
- Email address;
- Postal or mailing address;
- Social media handles or usernames;
- Any other contact details you provide.

4.2 Caller ID & Device Information

- **Caller ID information** (phone number, name, and related metadata provided by carriers);
- Device type, approximate location (e.g., from IP or carrier info), and other technical identifiers where available;
- Time, date, and duration of your communications.

4.3 Conversation Content

- Voice recordings of calls (including both sides of the conversation);
- Transcripts derived from call recordings (using speech-to-text);
- Text messages and chat messages (including website chat, social DMs, and SMS/MMS);
- Media you send (photos, videos, documents) via MMS, chat, or other digital channels.

4.4 Account & Relationship Data

- Existing account information we already have about you (e.g., resident records, applications, preferences);
- Notes and tags created by staff or AI Systems related to your interactions, needs, and preferences.

4.5 Inferred & Derived Data

Using AI, we may derive or infer:

- Your potential interests and housing needs (e.g., community type, home size, timing);
- Communication preferences and language preferences;
- Likely next steps (e.g., schedule a tour, follow up on application);
- Insight into service issues, satisfaction, or urgency based on tone and language patterns — where permitted by law.

We treat these inferences as part of your record and handle them in accordance with our Privacy Policy and applicable law.

5. Call Recording & Monitoring

5.1 All Calls Always Recorded

To the extent permitted by law, **all calls to and from Admiral may be recorded**, monitored, and analyzed:

- for quality assurance and training;
- for AI transcription and summarization;
- to create or update records in our CRM and internal systems;
- for compliance, dispute resolution, and security.

5.2 Consent & Disclosures

- In jurisdictions where **one-party consent** is sufficient, we generally rely on our participation and/or initial disclosure as consent.
- In jurisdictions where **two-party or all-party consent** is required, we will provide the disclosures required by law (for example, a recorded message: “This call may be monitored or recorded...”).
- By staying on the line after hearing any recording or monitoring notice, you **consent** to recording and the use of AI as described.

If you do not agree to call recording or AI processing, you should **end the call** and use another contact method (such as mail), or ask about alternative communication options available in your state.

6. Use of Data by AI Systems

Our AI Systems may use your data to:

6.1 Provide and Improve Services

- Understand your questions, needs, and preferences;
- Provide relevant information about communities, homes, programs, and services;

- Recommend next steps (e.g., schedule a tour, send an application link, route you to the right team);
- Improve accuracy, responsiveness, and reliability of AI and support tools.

6.2 Create or Update Accounts & CRM Records

- Automatically create new contact or lead records in our **Customer Relationship Management (CRM)** and related systems;
- Automatically update existing records with new contact information (e.g., new phone number, email), preferences, notes, and conversation summaries;
- Associate your communications with your household, application, or resident account where applicable.

6.3 Assist Human Staff

- Provide summaries of prior contacts and key details to staff;
- Suggest responses, actions, and follow-up steps;
- Help staff prioritize urgent or time-sensitive issues.

6.4 Analytics, Training & Quality

- Analyze interactions in aggregate to understand patterns, trends, and common issues;
- Train and refine AI models (using appropriate safeguards and, where applicable, de-identified or aggregated data);
- Monitor and improve service quality, compliance, and security.

6.5 Legal, Safety & Compliance

- Detect, investigate, or help prevent fraud, abuse, or security incidents;
- Comply with legal obligations and respond to lawful requests;
- Support recordkeeping, audits, and dispute resolution.

All such uses are subject to our **Privacy Policy**, which provides additional detail on how personal information is handled, shared, and retained.

7. Sharing & Disclosure of AI-Collected Data

Data collected and processed by AI Systems may be shared with:

- **Admiral affiliates and community entities**, to manage your relationship across communities;
- **Service providers and vendors**, such as AI platform providers, call centers, CRM vendors, and analytics partners, who process data on our behalf under contractual restrictions;

- **Third-party partners** (e.g., payment processors, screening companies, assistance programs, insurers, lenders) where such sharing is necessary for services you request or as permitted by law;
- **Government or regulatory authorities**, where required by law or to protect our rights, property, or safety;
- **Successors or assigns** in the event of a merger, acquisition, or other corporate transaction.

We do *not* authorize service providers to use your data for their own independent marketing purposes without your consent, but some may process de-identified or aggregated data as allowed by law and contract.

8. Security & Retention

8.1 Security Measures

We use reasonable physical, technical, and administrative safeguards designed to protect the personal information collected and processed by AI Systems. However, no system is completely secure, and we cannot guarantee absolute security.

8.2 Retention

We retain call recordings, transcripts, messages, and related data:

- for as long as necessary to fulfill the purposes described in these AI Terms and our Privacy Policy;
- to comply with legal, regulatory, and contractual obligations;
- to resolve disputes and enforce our agreements.

Retention periods may vary based on the nature of the data, your relationship with Admiral, and legal requirements in your jurisdiction.

9. Human Oversight & Fair Housing Compliance

All housing eligibility determinations, lease approvals, and accommodation decisions are made by authorized human personnel in compliance with applicable federal, state, and local fair housing laws. AI systems are used as support tools only and do not make final housing decisions.

10. Your Choices & Rights

Your rights depend on your location and applicable law. In some states, you may have the right to:

- request access to certain information we hold about you;
- request correction of inaccurate information;
- request deletion of certain data, subject to exceptions;
- opt out of certain uses (such as targeted advertising or “sale”/“sharing” as defined by law).

Exercising these rights generally applies to **how we handle your data overall**, including data processed by AI Systems, and is governed by our **Privacy Policy** and any applicable state privacy laws.

If you wish to exercise privacy rights:

- follow the instructions in our Privacy Policy;
- or contact us using the information in Section 13 (Contact Us).

Where legally required, we will honor such requests and apply them to data used by AI Systems, subject to legitimate business needs and legal obligations.

11. Limitations of AI, No Professional Advice

11.1 AI Is Not Perfect

You acknowledge that:

- AI Systems may **misunderstand**, misinterpret, or mis-classify information;
- responses may sometimes be **incomplete, outdated, or inaccurate**;
- AI is not a substitute for reading your lease, agreement, or official documents.

11.2 No Legal, Financial, or Professional Advice

AI responses are for **general informational purposes only** and do not constitute legal, financial, tax, or professional advice. You should consult your own advisors before making decisions based on information received via AI.

11.3 Your Responsibility to Verify

You are responsible for:

- verifying important details (availability, pricing, deadlines, legal rights) with official documentation or authorized staff;
 - reviewing and complying with your lease, agreements, and community rules.
-

12. Disclaimers & Limitation of Liability (AI-Specific)

To the fullest extent permitted by applicable law:

12.1 AI Disclaimers

- The AI Systems and related services are provided on an “**AS IS**” and “**AS AVAILABLE**” basis without warranties of any kind, expressed or implied.
- We do not guarantee that AI responses will be error-free, uninterrupted, or meet your expectations.

12.2 Limitation of Liability

- Admiral and its affiliates, officers, employees, and agents **will not be liable** for indirect, incidental, consequential, special, or punitive damages arising out of or related to your use of or reliance on AI Systems;
- Our total liability for any direct damages arising out of or related to AI interactions will be limited as set forth in our **Master Terms & Conditions of Service**, which are incorporated into these AI Terms.

Some jurisdictions do not allow certain exclusions or limitations; in those cases, portions of this section may not apply, but the remainder will remain in effect.

13. Governing Law, AI Disputes & Forum Selection

Governing Law

To the extent allowed by law, these AI Terms and any dispute arising out of or relating to your relationship with Admiral or AI Systems will be governed by the laws of the State of Tennessee, without regard to conflict of laws principles, unless a different jurisdiction is specified in your lease or another written agreement.

Dispute Resolution & Class Action Waiver (AI)

Any dispute arising out of or relating to:

- AI Systems;
- call recordings, transcripts, or summaries;
- AI-generated responses or recommendations;
- reliance on AI-assisted communications;

- data collected, inferred, or processed by AI Systems;

shall be resolved exclusively pursuant to the mandatory arbitration and class action waiver provisions in Admiral's Master Terms & Conditions of Service, which are incorporated by reference.

Forum Selection (Court Proceedings Only)

To the extent any AI-related dispute is not subject to arbitration, such dispute shall be brought exclusively in the state or federal courts located in Knox County, Tennessee, and you consent to the personal jurisdiction and venue of such courts.

14. Changes to AI Systems & These AI Terms

We may modify, enhance, or discontinue AI Systems at any time, subject to applicable law. We may also update these AI Terms.

When we do:

- we will update the "Last Updated" date below;
- we may provide additional notice where required by law (for example, via our website or other reasonable means).

Your continued use of any AI-enabled channels after changes become effective constitutes your acceptance of the updated AI Terms, to the extent permitted by law.

Last Updated: 11/18/2025

15. Contact Us

If you have questions or concerns about these AI Terms or how we use AI Systems, please contact:

Admiral Communities

[Mailing Address] : P.O. Box 22284 Knoxville, Tennessee 37933

[Phone Number] : 865-427-5009

[Email Address] : Admin@admiralcommunities.com