

# **Privacy Statement**

This Privacy Statement describes our privacy and security practices in connection with the information we collect through use of our services (“Services”). We are committed to assuring users of our services (“User(s)”) that their information is secure and maintained in confidence, consistent with applicable state and federal laws.

The following sections describe our privacy and security practices:

## **Information Collected Online**

To serve as your licensed insurance agent, we use your personal information to help you find and, if you so choose, apply for health insurance products that may be of interest to you and your family. We only use and disclose your personal information in accordance with our Privacy Statement. Throughout this Privacy Statement, we refer to information that can identify you as a specific individual, such as your name, address, phone number, email address, as “personal information”.

As you navigate through our Services, we may ask you to disclose certain information so that we can provide you with quality information and services. In order for you to make an informed decision about whether to disclose your information to us, we are providing you with the following information about how we collect and use your information.

Whether or not we need to collect information from you, how much information we collect, and whether such information is personal information will depend on how you use our Services. For many features, you do not need to provide us any personal information to review health care insurance quotes. For some of our features, you are required to provide contact information such as name, phone number, and email address in order for us to fulfill your request. We use this information to contact you about the services in which you have expressed interest or to facilitate the enrollment into a health plan of your choice.

By using our Services, setting up a user account, or completing a health insurance application facilitated by us, you consent to our processing of your personal information as set forth in this Privacy Statement.

## **How Do We Acquire Personal Information?**

We acquire personal information when you request to be contacted by an insurance agent or to complete an enrollment application facilitated by us. We will only send your personal contact information to an insurance agent when you explicitly consent to be contacted by an insurance agent regarding a specific product or regarding your potential insurability.

We may use personal information for the following purposes:

- Responding to inquiries or requests from you;
- Delivering web-based products and services to you, such as our instant quote services; and,
- Facilitating health insurance enrollment through our electronic enrollment process

## **How Do We Acquire and Use Non-Personally Identifiable Information?**

When you use our Services, we may collect certain Non-Personally-Identifiable Information such as demographic information. This data helps us identify the insurance product you are seeking and to provide you with an accurate insurance quote. Because Non-Personally Identifiable Information does not personally identify you, we may use and disclose such information for any purpose permitted by law, including:

- "Cookie" technology: A "cookie" is an element of data that we can send to your browser when you link to our Services. It is not a computer program and has no ability to read data residing on your computer or instruct it to perform any step or function. We store this information in order to track usage patterns. Cookies are totally harmless and do not hurt your computer, nor do they compromise your identity or provide us any other information other than what you, as the potential customer, willingly supply to us.
- IP Address: When you subscribe to an Internet Service Provider (ISP), your computing device is assigned an IP Address. We may track and store this address to help us manage security, monitor usage volume and patterns, and to customize experience and content.

## **How Do We Store Your Personal Information?**

Information provided by Users to us is used only for the sole purpose of completing your request and retained to provide a record of such communications, and to comply with any applicable legal and/or regulatory requirements. All information submitted through the utilization of our Services is stored in our secured database. We do not use this information except to process your request for providing instant quotes, forwarding it to an insurance agent with your explicit consent, or facilitating health insurance enrollment through our electronic enrollment process.

## **How Do We Use Your Information Collected Online**

Consistent with the requirements set forth under certain state and federal laws, we grant access to personal information only to qualified employees, licensed insurance agents as required to provide health insurance products and services, and to facilitate health insurance enrollment, as you choose. All such employees or licensed insurance agents are either subject to this Privacy Statement or privacy policy specific to their entity.

If you complete a health insurance application with us which is processed through our electronic enrollment process, we will disclose your personal information to the insurance company in

order to complete your enrollment application. Certain sensitive information may be required by the insurance company in the health insurance application process.

When you request to be contacted by an insurance agent, you are explicitly granting a consent in allowing us to provide your contact information to a licensed insurance agent. In addition, we may use any information submitted by you through the utilization of our Services to provide improved customer service, to provide relevant health care insurance related information, to provide information regarding general health topics, to provide updates, news, event notices and announcements, to update information we have about you, and to monitor the effectiveness of our online services.

If you receive e-mail updates, news, announcements and/or special notices from us, we use the name, demographic, e-mail and other contact information you supply to provide those updates, news, announcements and notices. You may remove yourself from these mailings at any time by following the removal instructions included in all such messages. Your e-mail address and other contact information will be used only for such related mailings and will not be given, sold or rented to any other party for any other use without your prior approval.

## **How Do We Protect Your Information?**

The security, integrity, and confidentiality of your information are extremely important to us. We use commercially available computer security technology selected and implemented to provide adherence to the security and privacy policies described in this policy. We have implemented technical, administrative and physical security measures that are designed to protect your information from unauthorized access, disclosure, use and modification. We regularly review our security practices to consider appropriate new technology and methods. We also periodically subject our Services to simulated intrusion tests and have developed comprehensive disaster recovery plans. However, please be aware that despite our best efforts, there is always some risk in sending information over the Internet.

## **Will We Contact You if You Are on the National Do Not Call Registry?**

We do not contact individuals that are not interested in receiving information from us or have not provided us consent to be contacted. When you fill out our “Contact Me” request form or set up a user account, you are explicitly opting in and consenting to receive information and, as such, are waiving any right (including claims under the Telemarketing Sales Rule) extending in perpetuity to claim that we contacted you without your express consent. At any time we will immediately honor any request to be placed on our internal “do not contact” list.

## **Legal Disclaimer**

We reserve the right to disclose your personally identifiable information as required by law such as pursuant to a subpoena, regulatory oversight, other legal process or when we believe that disclosure is necessary to protect our rights.

## **Changes to Online Privacy Policy**

We reserve the right to change, modify or update this online privacy policy at any time without notice. We will post changes, modifications and updates to this location. Please review this online privacy policy on a periodic basis. This Privacy Statement is not intended to and does not create any contractual or other legal rights in or on behalf of any party.