

InsureSeeker Privacy Policy

Updated September 1, 2020

Please read this Privacy Policy carefully before using this website.

Thank you for visiting our website, owned and operated by InsureSeeker, LLC (“InsureSeeker”, “we”, “us”). Before you use this website and our other services, which include among other things, collecting information from you in order to generate insurance and other financial product quotes and to connect you with licensed insurance agents and other financial services professionals to discuss your needs (our website and these services are referred to collectively as the “Services”), we’d like to tell you more about the information we collect about you and what we do with it.

When you use, access or interact with our Services (for example, by inputting your information on this website), you are agreeing to our Terms of Service and also consenting to how we collect, share and otherwise use information about you as described in this Privacy Policy.

We care about your privacy and have drafted this policy to be as easy-to-read as possible. Please read it and feel free to reach out with any questions using the contact information below.

What this Policy Covers

This Privacy Policy covers how we collect, use and share information in connection with your access and use of our Services. It does not cover the privacy practices of third parties that we do not own or control. However, we may provide third party content or links to third-party websites or applications (for example, links to websites of quoting engines or insurance companies we partner with if you generate quotes from our website). When you leave our Services or interact with a third-party feature, you should also read the applicable third party’s privacy policies and terms of service to make sure you understand how they might collect and share information about you.

What Information We Collect

There are three primary ways we collect information about you: (1) when you give it to us, (2) through automated technologies, and (3) by asking others for it.

1. Information You Provide to Us

You may provide information to us in various ways, such as through forms or other means offered through our Services. The most likely way you’ll provide us with information about yourself is by entering it in our web flow in order to have us generate quotes for you. We collect, retain, and use such information, as well as the information in categories 2 and 3 below, even if you do not complete the web flow. For example, we will ask you some basic questions about yourself in order to generate life insurance quotes for you. The types of information you provide us fits into two sections; (a)

Personal Information is the information that identifies you personally, such as your name and date of birth, and (b) *Non-Personal Information* is information about you or your household that, on its own, doesn't identify you personally, like your gender or what products you're interested in.

When we combine information that isn't Personal Information, such as Usage Information with Personal Information, we treat it like Personal Information for as long as it is combined.

2. Information We Automatically Collect

We automatically collect certain information about how you access and interact with our Services. We call this *Usage Information* for purposes of this Privacy Policy. Usage Information is a critical part of how we improve our experience on our websites and provide you with more personalized insights and recommendations.

We may use various technologies to collect and store Usage Information in connection with your use of our Services. These may include; cookies, browser storage, web beacons, and similar technologies. There are four types of Usage Information we may collect:

- **Device Information.** We collect information about your device, such as your operating system, hardware model, application or browser type and version and unique identifiers associated with your device.
- **Log Information.** We automatically collect certain information in system logs or similar files about you interact with our Services, such as which buttons you click on. This Log Information may also include things like your IP address, browser or device configuration, date and time of access and cookie information.
- **Information Used to Reidentify.** We collect information in order to reidentify you across multiple browsing sessions and devices (for instance, connecting your current browsing with a prior session in which you provided us your name).
- **Location Information.** We may use certain information like your IP address or other Device Information of Log Information to estimate your location. We may also request to use location-enabled services on your device (which typically provide GPS or Wi-Fi access point details) to enhance our Services.

We, or other parties we do business with, may place or recognize unique cookies or other technologies on your browser when you visit our Services to collect information about your use of the Services and your other online activities over time and across different websites and apps and may use that information to serve interest-based advertisements to you as you browse the Internet.

Note that you may choose to set your web browser to refuse cookies or to alert you when cookies are being sent. On your mobile device, you may also adjust your privacy and

advertising settings to control whether you want to receive more relevant advertising. If you do make such changes, please note that some parts of our Services may not function properly.

3. Information Third Parties Provide to Us About You

To provide you with more personalized product recommendations, we collect information about you from third parties and from other sources, such as publicly available databases, providers of demographic information, and social media platforms. For example, we may collect information from a third party to verify the address you provided or to help us understand your occupational background.

We need to collect personal information to provide Services to you. If you do not provide the information requested, we may not be able to provide the Services. If you disclose any personal information relating to other people to us or to our partners in connection with provision of Services, you represent that you have the authority to do so and to permit us to use the information in accordance with this Privacy Policy.

How We Use the Information We Collect

We use the information we collect from you and third parties to operate our Services, including to provide you with insurance quotes, communicate with you, and improve your experience and the Services. Following are examples of how we use the information we collect:

- **To provide personalized services to you.** We use the information we collect to provide the Services to you in a personalized way. Financial services products can be complex and we therefore do not take a one-size-fits-all approach to helping you find the right products. The information we collect enables us to do this by giving us a more detailed picture of who you are.
- **To improve our Services.** We are constantly trying to improve our Services. The information we collect also helps us improve the experience we provide to consumers and the way we match consumers to product recommendations in real time. For example, in some instances we may use the information you have provided, even if you have not fully completed the web flow, so that if you return to the website this information will be pre-loaded for your convenience. We may also use the information you provide to detect, deter, prevent, or take action regarding incidents such as suspected fraud, malicious or illegal activities, or violations of our policies.
- **To communicate with you.** Part of providing personalized services is quickly connecting you with real people who can help walk you through your financial services options. Therefore, we use the information you provide to contact you about the quotes or other product recommendations you requested through our websites. For example, if you provide your phone number and email and then consent to being contacted by us,

we will likely have one of our experienced licensed agents email or call you to follow up on your inquiry. We may also text and email you information about how to contact us, specific offers, and other information pertinent to your financial services inquiry.

- **Opting Out of Further Communication.** While we aim to make it as easy as possible for you to talk directly with an expert, we will honor your request not to be contacted further. You can easily opt-out of further communications from us by requesting to be placed on our Do Not Call list, by replying “STOP” to our text messages or by unsubscribing from our email list.
- **For legal reasons.** We operate in a regulated industry and therefore reserve the right to access, use, preserve, transfer or disclose, at any time without notice to you, any information related to your use of our Services as reasonably necessary to do any of the following; comply with applicable laws, respond to complaints, legal actions or governmental requests, enforce our Terms of Service or respond to similar matters.

When We Share or Sell the Information We Collect

As a distributor of financial services products, we work with a number of partners to deliver the Services and therefore share information with those partners. Also, although we aim to directly meet all of our customers’ needs with our direct partners, we sometimes may, with your express permission, sell the information you provide to third parties to help better meet your needs. The following is a list of how we share and/or sell your information, including Personal Information, in connection with your use of our Services:

- **Share information with our partners (ie insurance companies) to provide and improve our Services.** We may share information about you with the third-party partners we collaborate with to provide the Services you requested. For example, we work closely with certain insurance companies to provide our customers with personalized insurance quotes. When you request a quote, we may therefore share your information with the insurance companies to generate quotes for you. Or we may call you and redirect your call directly to agents of one of those companies to walk you through your options. Or we may redirect you to the website of one of those partners and pre-populate your information there to help seamlessly satisfy your financial services inquiry.
- **Share information with service providers acting on our behalf.** We may share information about you with service providers we use to have them perform on our behalf any of the activities we are permitted to conduct under this Privacy Policy and our Terms of Service. For example, we may share your information with our data-provider partners to enable them to provide us with further information about you, so that we can further personalize your experience and product recommendations. We also may share your information with our service providers in helping us ensure compliance with our legal

obligations and requirements, including so we have a documented record of your consent to be contacted by us or by third-party providers. We also may share with third-parties de-identified or aggregated data that we collect, such as de-identified demographic information, or information about the computer or device from which you access the Services. We share such information for a variety of purposes, including to monitor and understand Service usage, and improve our own products and features.

- **Sell information to third-party providers with your permission.** Where we think others can offer you helpful products, after obtaining your permission, we may sell your information to third parties who will try to meet your needs. These third parties may be other insurance agencies, insurance companies, financial services providers, or other entities that facilitate the process of connecting customers with financial services providers. These third parties, or the entities they work with, may contact you based on the consent you have provided.
- **As Part of a Corporate Change.** We may disclose and transfer information about you to a third party as part of, or in preparation for, a change of control, restructuring, corporate change, or sale or transfer of assets.
- **For Legal Reasons.** We reserve the right to transfer or disclose information about you to third parties for certain legal purposes as required by law.

How We Protect Your Information

We seek to use reasonable administrative, technical and physical safeguards, and other security measures to protect personal information within our organization from growing threats. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, please immediately notify us in accordance with the contact methods below.

Miscellaneous

Effective Date of this Privacy Policy. This Privacy Policy is effective as of June 1, 2020. We reserve the right to change this Privacy Policy at any time. We will note within the Privacy Policy when it was last updated. Any changes to this Privacy Policy will be effective as of the day they are posted. Use of our Services following these changes signifies your acceptance of the revised Privacy Policy.

Want More Information or Need to Contact Us? We appreciate you taking the time to read this. If you have any questions regarding this policy or privacy practices of InsureSeeker, you can email us at Support@InsureSeeker.com