

Insuracy Privacy Policy

Effective Date: January 24, 2018

Welcome to the Insuracy website (the “Website”) at <https://insuracy.com> and thank you for visiting us. Assurance Analytics, LLC., dba Elagy (each “Insuracy”, “we”, “us”, “our”) recognizes the importance of protecting the privacy and security of your personal information (the “Personal Information”). We are committed to maintaining your trust and want to ensure you understand how we may collect, use, share, and store Personal Information about you, which is described in this privacy policy (the “Privacy Policy”). By accessing or using our Website, you are consenting to the practices described in this Privacy Policy and our Website’s [Term and Conditions](#), incorporated herein by reference. “You” and “your” means the user of this Website.

INFORMATION WE COLLECT AND USE

Personal Information You Provide

Our Website was designed to provide you with a simply exceptional user experience and with personalized information to meet your insurance research and shopping needs. We collect select Personal Information provided voluntarily by you, for example, when you; request insurance quotes, apply for insurance coverage, request service or when we provide service, and purchase products and services.

As part of the insurance quote process, we’ll collect Personal Information you provide to us such as your name, gender, date of birth, residence state, general health level, nicotine use, and your phone number(s) and email address. When you decide to begin the application process, we’ll collect additional Personal Information you provided us such as information about your home, medical and health related information, job/income information or any other additional information as needed for the insurance carrier or for us to better serve your needs. We will treat all such information as Personal Information as long as it is combined with Personal Information.

How We Use Your Personal Information

We work with several trusted third-party service, vendor, and partner providers (the “Third-Party Providers”) in connection with our use of your Personal Information such as to; (i) provide you with a personalized and conveniently simple way to receive insurance quotes, apply for and/or purchase insurance products or other products, (ii) contact you whenever you reach out to us, (iii) remain in touch with you using any contact information you provided to us, to offer products or services we think may be of interest to you, or for any other reason, in compliance with all federal and state laws, rules, and regulations. When we have the pleasure to speak with you on the phone, we record all calls for quality, training, and legal purposes.

We also may use your Personal Information for a variety of other business purposes such as; developing and displaying content on the Website tailored to you, perform research and analysis about your use of our Website and services, evaluate your potential interest in other products or services offered by us or our Third-Party Providers, to provide you with educational and/or marketing related content about products or services that we or our Third-Party Providers offer, and for any other

purpose disclosed as of the time you provide your Personal Information to us or otherwise, with your express consent.

We may retain your Personal Information as long as needed, including if you do not buy anything from us or after you become a customer, and as required or allowed by law or as necessary to resolve disputes and enforce any of our agreements.

OTHER INFORMATION WE COLLECT AND USE

To optimize your Website experience and provide the most personalized service to you, we are always improving our understanding about all of our visitors. To accomplish this, we and through our Third-Party Providers, may use a variety of technologies that automatically collect anonymous data about how the Website is accessed and used, as well as information about the type of device accessing it.

Our Website collects browser cookies, which are small pieces of text files sent from a website and stored on a user's computer by the user's web browser. The primary purpose of website cookies are to tell the web browser that you have returned to a webpage. Our use of website cookies enhances your Website and shopping experience, for example, by simplifying the process of using Personal Information provided by you. You can always turn off all cookies using your browser settings, however, if you do so, you may not be able to fully experience the interactive and robust features of this Website.

We and our Third-Party Providers may automatically collect information from your device, including attributes such as: your computer device type, operating system version, screen resolution, and internet browser. We use this information to ensure your Website experience with us is optimized regardless of if you are using a computer, tablet, phone, or any other electronic device.

We automatically collect information about your IP address, which is a number that is automatically assigned to the computer that you are using by your Internet Service Provider (ISP). Your IP address is identified and automatically logged in our server log files whenever a visitor accesses this Website, along with the time of the visit and the page(s) that were visited. We use IP addresses for purposes such as calculating our Website usage levels, helping diagnose server problems, administering the Website, and geographic mapping.

Our emails might contain a pixel tag, which is a small, clear image that can tell us whether or not you have opened an email and what your IP address is. We use this pixel tag to make our email more effective for you and to make sure we're not sending you unwanted email.

We reserve the right to retain automatically collected data from this Website, of which is not defined as Personal Information, for any use indefinitely, or as permitted by any related laws, rules, or regulations.

SECURITY AND STORAGE OF PERSONAL INFORMATION

The security of your Personal Information is very important to us, and we are committed to protecting the information we collect. We use reasonably appropriate technical, physical, and organizational security measures to protect your Personal Information against unauthorized access or use. From time to time, we review our security procedures to consider appropriate new technology and methods. We use the secure sockets layer (SSL) security protocol to protect electronic transmission exchanges of Personal Information.

Unfortunately, no data transmission over the internet or data storage system can be guaranteed to be 100% secure. Therefore, while we strive to protect your Personal Information and take reasonably appropriate measures to do so, we cannot make any express or implied warranties that guarantees absolute security of Personal Information.

All of our on-site operational and data processing systems are contained in a secure environment and that environment is access-controlled. We may also store your data on off-site servers or in secure facilities with whom we have contractual agreements that obligate the use of all appropriate security measures to protect your Personal Information against unauthorized access or use.

If you have any questions about the security of your Personal Information, or if you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately notify us in accordance with the “Questions Regarding Our Privacy Policy” section below.

HOW WE SHARE PERSONAL INFORMATION

When you provide your Personal Information to us, your Personal Information may be shared by us to our Third-Party Providers as stated in this Privacy Policy or for any other purpose disclosed as of the time you provided your Personal Information to us or otherwise, with your express consent.

Examples of the ways we may share your Personal Information with our Third-Party Providers includes; (i) those authorized by us to use your Personal Information only as necessary to perform their functions and to the extent permitted by law such as; Website hosting, IT services, data analysis, infrastructure provision, email delivery services, order fulfillment, quoting services, customer service, contact information verification, marketing and advertising research and communication, auditing services and other similar services to enable them to provide services, (ii) insurance carriers, reinsurers, wholesalers, and exam companies when you apply for and/or purchase products or services from us, (iii) agents, brokers, insurers who provide rate quotes and offer products and services that they think may be of interest to you, (iv) to any third-party in the event of a joint venture, sale, reorganization, assignment, transfer, merger, or any other disposition of the entire or any portion of our business or assets, and (v) if you have provided us a consumer testimonial and provided express permission to post that testimonial on our Website.

When initiating quotes or applications for insurance products, we may utilize techniques that may make it appear that you continue to remain on our Website when you are actually on a Third-Party Provider website. During this experience, your Personal Information may be shared with Third Party Providers through a secure quote API to help generate the initial quote request. In the event you decide to proceed with an application with a carrier partner, your Personal Information may also be shared with the carrier partner through a secure hand-off API between our system and the carrier information system. You may be contacted by an Insuracy representative or authorized partner to help complete your needs assessment, quoting or application process successfully in the interest of providing the best service possible.

We reserve the right to disclose or share your Personal Information as permitted or required by law or regulation and when we believe that disclosure is necessary or advisable, for example to; (i) protect our rights, property, or safety of us, our third-party vendors or partners, or others, (ii) to comply with a valid and effective subpoena or order issued by a court of competent jurisdiction or other legal process or by law, rule or regulation, (iii) for us to pursue available remedies or limit the damages we may sustain.

Please note that any Personal Information consisting of medical or health related information is only shared with our Third-Party Providers to perform business, professional or insurance functions on our behalf, and as expressly authorized by you.

CHILDREN

This Website is not directed for its use by anyone under the age of thirteen (13) and we do not knowingly collect, use, share or disclose Personal Information entered from children under the age of thirteen (13) on this Website. We request that individuals under thirteen (13) to not provide Personal Information on this Website. If we are made aware that we collected Personal Information entered from a child under thirteen (13) years old, we will take measures to delete this information as soon as possible.

THIRD-PARTY WEBSITES

Our Website may contain links to other third-party websites and we may include information and links to third-party websites in our emails. This Privacy Policy does not address and we are not responsible for the Privacy Information or other practices of any Third-Party Provider websites or otherwise, none of which are owned or controlled by us. If you submit Personal Information to any Third-Party Provider websites that are linked to ours, your Personal Information is governed by their privacy policies and terms and conditions. We encourage you to carefully read the privacy policy of any website you visit.

YOUR PERSONAL INFORMATION CHOICES

You may opt-out of receiving future advertisement or promotional emails regarding our products or services by clicking on the “unsubscribe link” appearing in those emails or send an email request to: Unsubscribe@insuracy.com. We comply with all requirements as promulgated by the CAN-SPAM Act. Please note that if you opt-out of emails with us, you may still receive emails from us that are administrative or transactional related and you may still receive email communications from those Third-Party Providers that have been in contact with you.

If you wish to opt-out of receiving future advertisement or promotional marketing emails from any of our Third-Party Providers that have been in contact with you, please utilize any available opt-out mechanisms within their emails or privacy policies, or contact them directly. As a general recommendation, if you do not wish to be contacted by us or our Third-Party Providers, please do not provide any Personal Information through this Website.

Do Not Track (DNT) is a privacy preference that users can set in their web browsers, however, there is not yet a common understanding of how to interpret the DNT signal. At this time, our Website does not respond to Do Not Track browser settings or signals.

CHANGES TO THIS PRIVACY POLICY

We reserve the right to modify our Privacy Policy at any time, so we encourage you to periodically review our Privacy Policy. If we decide to make any material changes to our Privacy Policy, we will post notice on our homepage prior to that change becoming effective. Any changes made to our Website Privacy Policy will become effective as of the effective date appearing above. By using this

Website after any such changes, you accept and are agreeing to any such modified terms and conditions of our Privacy Policy.

QUESTIONS REGARDING OUR PRIVACY POLICY

If you have any questions regarding our Privacy Policy, you can reach us by email at legal@insuracy.com or via U.S. mail at 1400 South Wolf Rd, Building 500, Wheeling, IL 60090.