

Privacy Policy

What information do we collect? We collect information from you when you register on our site, subscribe to our newsletter, or fill out a form. Any data we request that is not required will be specified as voluntary or optional. When ordering or registering on our site, as appropriate, you may be asked to enter your name, e-mail, address, phone number for Aspis Life and Health Insurance Agency. You may, however, visit our site anonymously. Like most websites, we use cookies to enhance your experience, gather general visitor information, and track visits to our website. Please refer to the 'do we use cookies?' section below for information about cookies and how we use them.

What do we use your information for? Any of the information we collect from you may be used in the following ways:

- To personalize your experience
(your information helps us to better respond to your individual needs)
- To improve our website
(we continually strive to improve our website offerings based on the information and feedback we receive from you)
- To improve customer service
(your information helps us to more effectively respond to your customer service requests and support needs)
- To send periodic emails

How do we protect your information? We implement a variety of security measures to maintain the safety of your personal information when you submit a request or enter, submit, or access your personal information. These security measures include password protected directories and databases to safeguard your information, SSL (Secure Sockets Layered) technology to ensure that your information is fully encrypted and sent across the internet securely, or PCI Scanning to actively protect our servers from hackers and other vulnerabilities. We offer the use of a secure server. All supplied sensitive/credit information is transmitted via Secure Sockets Layer (SSL) technology and then encrypted into our database to be accessed only by those who are authorized with special access rights to our systems and are required to keep the information confidential. After a transaction, your private information (credit cards, Social Security numbers, financials, etc.) will not be stored on our servers.

Do we use cookies? Yes. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the site's or service provider's systems to recognize your browser and capture and remember certain information.

Do we disclose any information to outside parties? We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, as long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

Third-party links

Occasionally, at our discretion, we may include or offer third-party products or services on our website. These third-party sites have separate and independent privacy policies. We, therefore, have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

Children's Online Privacy Protection Act compliance

We are in compliance with the requirements of COPPA (Children's Online Privacy Protection Act); we do not collect any information from anyone under 18 years of age. Our website, products, and services are all directed to people who are at least 18 years old.

CAN-SPAM compliance

We have taken the necessary steps to ensure that we are compliant with the CAN-SPAM Act of 2003 by never sending out misleading information.

Online privacy policy only

This online privacy policy applies only to information collected through our website and not to information collected offline.

Your Consent

By using our site, you consent to our privacy policy.

Changes to our privacy policy

If we decide to change our privacy policy, we will post those changes on this page, and/or update the Privacy Policy modification date below. Policy changes will apply only to information collected after the date of the change.

This Policy was last modified on April 13, 2022

Privacy policy customer pledge

We pledge to you, our customer, that we have made a dedicated effort to bring our privacy policy in line with the following important privacy laws and initiatives:

Federal Trade Commission Fair Information Practices

Children's Online Privacy Protection Act

Privacy Alliance and Marketing Act

Trust Guard Privacy Requirements