

Effective March 11, 2021

Thank you for visiting InsuranceExperts.team, a website owned and operated by Insurance Rx LLC dba InsuranceExperts.team (“IHCSB”, “we”, “us”). At Insurance Rx LLC dba InsuranceExperts.team we understand that the privacy of your information is important to you. This Privacy Policy describes how we collect, use, and share information about you.

This Privacy Policy applies to your use of our website located at www.InsuranceExperts.team (the “Site”), as well as any online service location that posts a link to this Privacy Policy and all features, content, and other services that we own, control, or make available through such online service location (collectively, the “Service”). Please take a moment to review the terms of our Privacy Policy. By using this Service, you agree to this Privacy Policy in its entirety, including our use of cookies. Your acceptance of both this Privacy Policy and our use of cookies shall be deemed a blanket acceptance of such Privacy Policy and cookie usage. If you do not agree to this Privacy Policy in its entirety, you are not authorized to use this Site and our Service. This Privacy Policy is part of the Terms of Use (“Terms”) for this Service.

Information We Collect

Throughout this Privacy Policy we refer to your information, whether or not it can be used to identify you, as “Personal Information”.

When you provide us with your Personal Information that we have not specifically requested (for example, your submission for a job opening may contain information about your hobbies and social preferences), you provide such information in your sole discretion on a voluntary basis.

Personally Identifiable Information

Personally Identifiable Information (“PII”) is any information that can be used to identify or locate a particular person or entity, either alone or when combined with other personal or identifying information that is linked or linkable to a specific individual. This may include, but is not limited to your first and last name, contact information such as a phone number or an email address, and information about your needs.

We collect your PII only when you voluntarily and directly provide it, such as through a form or other submission (such as a contact form or file submission) on this or any of our online properties. We strongly discourage you from providing sensitive personal information regarding race, ethnicity, religion, health, sexual orientation, or political affiliation in any submission to the Site. Please be aware that to the extent that you provide us with sensitive personal information you expressly authorize us to handle such information in accordance with this Privacy Policy.

Employment-Related Submissions

When you submit an inquiry because you are interested in joining our team, we may collect PII you provide including:

- details of your employment background, such as position, work experience, employment references, salary and other compensation requests;
- background information, such as your educational background including degrees, certificates, transcripts, credit history and/or criminal background screenings (where relevant to your submission and permitted under applicable law);
- financial information, such compensation and benefits history.

Non-Personally Identifiable Information

We may collect certain information about you when you visit this Site, such as the type of browser you are using (e.g., Safari, Chrome), the type of operating system you are using, (e.g., Windows OS or Mac OS), and your IP address and the domain name of your Internet service provider (e.g., Xfinity, Verizon), and share such information with our partners. By itself, this information (“non-personally identifiable information”) cannot be used to identify you individually. We also may collect additional log information, such as the referring/exit pages you visit, date/time stamps, and related data, which is stored in log files. Much of this information is collected through cookies, web beacons, embedded scripts, and other tracking technologies. We use the non-personally identifiable information that we collect to improve the design and content of the Site and to enable us to personalize your Internet experience. We also may use this information in the aggregate to analyze Site usage.

Information from Third Parties

We may obtain information about you from other sources, including Third-Party Services (defined below) and other service providers, and combine such information with information we have collected about you. To the extent we combine such third-party sourced information with Personal Information we have collected about you on the Service, we will treat the combined information as PII under this Privacy Policy.

About tracking technologies:

- **Cookies.** A cookie is a small text file that is stored on a user’s device, which may be a session ID cookie or tracking cookie. Session ID cookies make it easier for you to navigate the Service and expire when you close your browser. Tracking cookies help in understanding how you use the Service and remain after you close your browser. The Service may associate some or all of these types of cookies with your devices. Cookies may remain on your device for extended periods of time.

- **Web Beacons** (“Tracking Pixels”). Web beacons are small graphic images, also known as “internet tags” or “clear gifs,” embedded in web pages and e-mail messages. Web beacons may be used to count the number of visitors to the Service, to monitor how users navigate the Service, and to count content views.
- **Embedded Scripts.** An embedded script is programming code designed to collect information about your interactions with the Service. It is temporarily downloaded onto your device from our web server or a Third-Party with whom we work, is active only while you are connected to the Service and deleted or deactivated thereafter.
- **Location-Identifying Technologies.** GPS (global positioning systems) software, geo-filtering, and other location-aware technologies locate you (sometimes with precision) for purposes such as verifying your location and delivering or restricting relevant content based on your location.
- **Device Fingerprinting.** Device fingerprinting is the process of analyzing and combining sets of information elements from a device (“Usage Information”), to identify it as a unique device. Information elements may include IP address, device identifier, browser type, operating system, data regarding network connected hardware, and information about your use of the Service. To the extent that we combine Usage Information with your Personal Information, we will treat the combined information as Personal Information under this Privacy Policy.

For more information about tracking technologies, please

visit www.consumer.ftc.gov/articles/0042-online-tracking. Some browsers have incorporated Do Not Track (“DNT”) preferences. As there is not yet an industry-standard DNT protocol on how to interpret DNT signals, we do not honor DNT signals from browsers at this time. However, you may refuse or delete cookies to prevent tracking activities, as described above.

From time to time, we may obtain information about you from public sources or third parties. For example, if you submit an inquiry for a job position, we may conduct background screenings through a third-party service as allowed by applicable law. You may also choose to provide us with access to certain personal information stored by third parties such as job-related social media sites (for example, LinkedIn). By

authorizing us to have access to this information, you agree that we may collect, store and use this information in accordance with this Privacy Policy.

How We Use Your Information

We may use your Personal Information, for any purposes consistent with this Privacy Policy or as permitted by applicable law, including to:

- Offer you information about our services or other information you have requested, or to respond to your questions, emails and other requests, and to provide customer service. 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 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 services inquiry;
- Send you technical notices, updates, security alerts, information regarding changes to our policies, and support and administrative messages;
- Prevent and address fraud, breach of policies or terms, and threats of harm;
- Monitor and analyze trends, usage and activities;
- Improve our Service, applications, marketing efforts, products and services;
- Send you advertisements and communicate with you regarding our products and services;
- Recruit, select, and evaluate candidates for employment and employees;
- Manage and communicate with job candidates and employees;
- Fulfill any other purpose disclosed at the time you provide Personal Information.

Sharing of Information

We do not sell, rent or otherwise disclose your personal information to others.

Notwithstanding the foregoing, we may share your Personal Information and Usage

Information with our affiliates or third parties outside of Insurance Rx LLC dba InsuranceExperts.team, in order to provide you with the information you have requested, offer you products and services that you may want, and market our products and services to you.

We may also share the personal information you provide to us as part of a job application with third parties who provide relevant services to us such as human resources consultants, background screening services, and attorneys.

Our policy is to permit these companies and third-party service providers to obtain only the information they need to provide the services. Except as otherwise set forth in this Privacy Policy, these third parties are prohibited from using the Personal Information we share, for any purpose other than to provide this assistance. We may permit third parties to use aggregate information which does not identify you, or de-identified data, for any valid purpose.

We also may share your information under the following circumstances:

- To comply with the law or with other legal processes and, where required, to respond to lawful requests by law enforcement or by other public authorities, or to respond to a subpoena, to meet national security or law enforcement requirements, to protect the integrity of the Site or the company, if we believe that a user has committed unlawful or otherwise harmful acts, or to protect our interests relating to a legal proceeding;
- In connection with, or during negotiations of, any proposed or actual merger, purchase, sale, consolidation with, or any other type of acquisition or business combination of all or any portion of the Site or our assets, or transfer of all or a portion of our business to an affiliated entity or third party;
- For purposes disclosed at the time you provide Personal Information, and with your consent.

We also make efforts to require parties with whom we share information to protect Personal Information to the same extent that we do.

Your Rights and Choices

Accessing Your Information

You have the right to access, update, or remove certain information that you have voluntarily submitted to us through the Site by sending an email to kflores@ihcsb.com. We may require additional information from you to allow us to confirm your identity. Please note that we will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Communications and Opting-out

You can opt-out of receiving emails containing general information from us at any time, by following the instructions to click on the unsubscribe link, as provided in emails, or by emailing us at kflores@ihcsb.com.

You also have a right to request not to receive telemarketing calls from us by asking us to place your telephone number on our internal Do Not Call List.

California Consumer Privacy Rights

If you are a California resident, you have certain privacy rights afforded to you under the California Consumer Privacy Act ("CCPA"). This section describes those rights and how you can exercise those rights with Insurance Rx LLC dba InsuranceExperts.team.

We Do Not Sell Your Information

The CCPA requires a sale of personal information disclosure. We do not sell your personal information.

CCPA Rights:

- Right to Know. You can request what personal information we have collected, used, and disclosed in the preceding 12 months.
- Right to Deletion. You can request that we delete your personal information. IHCSB will honor the request to delete unless one of the following exceptions applies:
 - Transactional: information that is necessary to complete a transaction or contract for which it was collected.
 - Security: to detect, prevent or investigate security incidents.
 - Error Correction: to identify and repair any errors or bugs.
 - Legal: to comply with applicable laws or legal obligations, to protect against fraud or illegal activity, or to ensure the right of a consumer to exercise rights such as free speech rights.
 - Internal Use: to use in a lawful manner that is reasonably aligned with the expectations of the consumer and the context in which the consumer provided the information (i.e., improve our services).
- Right to Opt-Out of Sales. We do not sell your information.
- Right to Nondiscrimination. We will not discriminate against you and we will not charge you a different price or provide a different level of service for exercising your CCPA rights.

Children

We encourage parents and guardians to spend time online with their children and to participate and monitor the interactive activities of their children. We will never knowingly collect any personal information about individuals under eighteen (18) years of age. If we obtain actual knowledge that we have collected personal information about an individual under eighteen (18) years of age, that information will be immediately deleted from our database. If you are a parent or guardian and you believe that your child under age eighteen may have provided personally identifiable information through our Site, please contact us via the Contact Us page on this site.

Alternatively, you may contact us in writing about your concern at the address listed under “Contact Us.”

Data Retention

Subject to any mandatory obligations to delete data, your information may be retained by us and in our agent portal, server logs, databases, and records indefinitely.

Data Security

Insurance Rx LLC dba InsuranceExperts.team uses Secure Socket Layer (SSL) encryption technology. SSL protects information as it crosses the Internet. You can tell if you are visiting a secure area by looking at the padlock symbol at the bottom of your browser screen. If it is “locked,” you have a secure session.

We take reasonable measures to help protect information about you from loss, theft, misuse, and unauthorized access, disclosure, alteration, or destruction. These measures include computer safeguards and secured files. Nevertheless, transmission via the internet is not completely secure and we cannot guarantee the security of your information collected through the Site.

International Users

Insurance Rx LLC dba InsuranceExperts.team is based in the United States and the information we and our Service Providers collect is governed by U.S. law. We avoid knowingly collecting personal information about EU residents or citizens of other European Economic Area countries. Our properties, including this Site, are intended for users in the United States. If you are accessing the Site from outside the U.S., please be aware that information collected through the Site may be transferred to, processed, stored, and used in the U.S. Data protection laws in the U.S. may be different from those of your country of residence. Your use of the Site or provision of any information

therefore constitutes your consent to the transfer to and from, processing, usage, sharing, and storage of your information, including Personal Information, in the U.S. as set forth in this Privacy Policy.

Changes to Privacy Policy

We reserve the right to change or update the terms of this Privacy Policy at any time. All Privacy Policy changes will take effect immediately upon their posting on the Site. Please check the Site periodically for any changes. Your continued use of the Site and/or acceptance of our e-mail communications following the posting of changes to this Privacy Policy will constitute your acceptance of any and all changes.

Third-Party Services

We are not responsible for, and this policy does not address, the privacy practices of third parties, which are subject to those third parties' own privacy policies. We encourage you to familiarize yourself with and consult third parties' privacy policies and terms of use.

While most of the content and information on this Site is developed in-house, the Site may also contain content from and hyperlinks to websites, locations, platforms, and services operated and owned by third parties. In addition, our Site contains features that allow you to interact with, connect to, or access our Site through certain third-party services. Third parties independently collect information about you and may solicit Personal Information from you.

Our Site also contains tracking technologies operated by third parties. For example, analytics services, such as Google Analytics, may use tracking technologies on our Site to help us analyze your use of the Site, compile statistical reports on the Site's activity, and provide other services relating to the Site activity and internet usage. Similarly, ad services, advertisers, and other third parties may use tracking technologies on our Site

and Third-Party Services to track your activities across time and services, and tailor ads to you based on your activities.

Contact Us

If you have any questions or comments about this Privacy Policy, please email us via the Contact Us page on this site, or by sending a letter to Insurance Rx LLC dba InsuranceExperts.team, 3133 W Frye Rd, Chandler, AZ 85298.

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