

healthmarketstroy.com Privacy Policy

Type of website: Health Insurance Agent Broker Site

Effective date: 27th day of August, 2024

healthmarketstroy.com (the "Site") is owned and operated by Eric Zawicki. Eric Zawicki can be contacted at:

ezawicki@healthmarkets.com

(248) 850-4000

920 E Long Lake Rd Ste 100A, Troy, MI 48085

Purpose

The purpose of this privacy policy (this "Privacy Policy") is to inform users of our Site of the following:

1. The personal data we will collect;
2. Use of collected data;
3. Who has access to the data collected;
4. The rights of Site users; and
5. The Site's cookie policy.

This Privacy Policy applies in addition to the terms and conditions of our Site.

Consent

By using our Site users agree that they consent to:

1. The conditions set out in this Privacy Policy; and
2. The collection, use, and retention of the data listed in this Privacy Policy.

Personal Data We Collect

We only collect data that helps us achieve the purpose set out in this Privacy Policy. We will not collect any additional data beyond the data listed below without notifying you first.

Data Collected in a Non-Automatic Way

We may also collect the following data when you perform certain functions on our Site:

1. First and last name;
2. Email address;
3. Phone number; and
4. Address.

This data may be collected using the following methods:

1. Perspective client enters information via the online form..

How We Use Personal Data

Data collected on our Site will only be used for the purposes specified in this Privacy Policy or indicated on the relevant pages of our Site. We will not use your data beyond what we disclose in this Privacy Policy.

The data we collect when the user performs certain functions may be used for the following purposes:

1. Communication;
2. To provide you with any additional content and services that we may offer.;
3. To respond to a request of communication via the online form filled out by you, with your given consent.;
4. To comply with the standard applicable laws, regulations and legal requirements.;
5. Conduct for our business, so long in which the use is permitted by law or any other action with your provided consent.;
6. We may use the provided information to contact you through via the given contact information you provide on our website. We may contact or communicate with you electronically or via phone numbers.; and
7. In response to an email, phone call, text or any other instant message you may have initiated through a request..

Who We Share Personal Data With

Employees

We may disclose user data to any member of our organization who reasonably needs access to user data to achieve the purposes set out in this Privacy Policy.

Other Disclosures

We will not sell or share your data with other third parties, except in the following cases:

1. If the law requires it;
2. If it is required for any legal proceeding;
3. To prove or protect our legal rights; and
4. To buyers or potential buyers of this company in the event that we seek to sell the company.

If you follow hyperlinks from our Site to another Site, please note that we are not responsible for and have no control over their privacy policies and practices.

How Long We Store Personal Data

User data will be stored until the purpose the data was collected for has been achieved.

You will be notified if your data is kept for longer than this period.

How We Protect Your Personal Data

We take several steps to protect and keep personal data secure by keeping passwords private, ensuring encrypted data is stored safely and securely in all facilities utilized. All employees are under contract and bound by strict confidentiality agreements as well as HIPPA compliance; and a breach of this agreement would result in the employee's disciplinary actions.

We cannot guarantee the security of our online services, we also cannot guarantee the security of the information you provide is over the internet. We are not liable for the illegal activities and/or acts of third parties such as criminal hackers.

It is your responsibility to protect the devices you utilize to access our website/services.

You agree that we are not responsible for any harm that may result from someone gaining access to your accounts or any personal information on any device in which you do not take the necessary measures to protect such as logging out of your account.

While we take all reasonable precautions to ensure that user data is secure and that users are protected, there always remains the risk of harm. The Internet as a whole can be insecure at times and therefore

we are unable to guarantee the security of user data beyond what is reasonably practical.

Children

We do not knowingly collect or use personal data from children under 13 years of age. If we learn that we have collected personal data from a child under 13 years of age, the personal data will be deleted as soon as possible. If a child under 13 years of age has provided us with personal data their parent or guardian may contact our privacy officer.

How to Access, Modify, Delete, or Challenge the Data Collected

If you would like to know if we have collected your personal data, how we have used your personal data, if we have disclosed your personal data and to who we disclosed your personal data, or if you would like your data to be deleted or modified in any way, please contact our privacy officer here:

Eric Zawicki
ezawicki@healthmarkets.com
(248) 850-4000
920 E Long Lake Rd Ste 100A, Troy, MI, 48085

How to Opt-Out of Data Collection, Use or Disclosure

In addition to the method(s) described in the *How to Access, Modify, Delete, or Challenge the Data Collected* section, we provide the following specific opt-out methods for the forms of collection, use, or disclosure of your personal data specified below:

1. You can opt-out of the use of your personal data for any sms communication, phone calls and emails. You can opt-out by you may opt-out of this collection by leaving the consent box unselected. The consent checkbox is not a requirement, and therefore provides you the right to revoke your consent to said collection.
2. You can opt-out of the collection, use, or disclosure of your personal data for any SMS communication, phone calls and emails. You can opt-out by you opt-out of this collection by contacting us to be placed on the Do Not Call List ("DNC"). Upon contacting us at (248) 850-4000, you may revoke this consent at any time and be placed on the DNC list.

Cookie Policy

A cookie is a small file, stored on a user's hard drive by a website. Its purpose is to collect data relating to the user's browsing habits. You can choose to be notified each time a cookie is transmitted. You can

also choose to disable cookies entirely in your internet browser, but this may decrease the quality of your user experience.

We use the following types of cookies on our Site:

1. Analytical cookies

Analytical cookies allow us to improve the design and functionality of our Site by collecting data on how you access our Site, for example data on the content you access, how long you stay on our Site, etc.

Additional Clauses

Upon providing us a telephone number, whether it may be a mobile phone device or a landline, we may contact you via automated, pre-recorded, or non-automated means, to provide information on the services or tools we obtain.

SMS information will not be transferred, shared or sold to any third parties.

We reserve the right to adjust or modify this section at any time. All changes made to this section will be in effect upon the posting or uploading of policy.

Our policy does not apply to any other information collected through other means such as communication via telephone or email not coinciding with this policy.

Some of our services and products are regulated by certain state and federal laws, including the Health Insurance Portability and Accountability Act ("HIPPA") and the Gramm-Leach-Bliley Act and may have specific privacy practices ("Product Privacy Notices") such as HIPPA Notice of Privacy Practices or other specific privacy practices that we want you to be aware.

Modifications

This Privacy Policy may be amended from time to time in order to maintain compliance with the law and to reflect any changes to our data collection process. When we amend this Privacy Policy we will update the "Effective Date" at the top of this Privacy Policy. We recommend that our users periodically review our Privacy Policy to ensure that they are notified of any updates. If necessary, we may notify users by email of changes to this Privacy Policy.

Contact Information

If you have any questions, concerns or complaints, you can contact our privacy officer, Eric Zawicki, at:

ezawicki@healthmarkets.com

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