

## Privacy Policy

Thank you for your interest in Medsup365 LLC and its affiliated organizations and brands (“Company,” “we,” “us,” or “our”). This Privacy Policy (“Policy”) applies to the following website owned and operated by Company.

You can learn about our commitment to privacy with this Policy describing how we collect, use, share and secure the personal information you provide. It also describes your choices regarding use, access and correction of your personal information.

At our Company, we are strongly committed to protecting your privacy.

To serve as your licensed insurance agent, we will ask you to provide us with personal information about you. We use your personal information to help you find and, if you choose to do so, apply for health insurance and other products that may be of interest to you and your family. We only use and disclose your personal information in accordance with our Policy. Additionally, we use advanced technologies to ensure the security and confidentiality of the personal information you provide us.

Throughout this Policy, we refer to information that can identify you as a specific individual, such as your name, phone number, email address, Social Security number, or credit card number, as “personal information”.

Further, personal information includes any information about your health or medical history that you may provide us in a health insurance application or any financial or other sensitive personal information that you may provide us in an application to obtain an advanced premium tax credit (or “subsidy”) determination from the government. If you provide information directly to one of our partners or any other third party, then your information would be governed by such **other party’s** privacy policy.

If you have questions or concerns regarding our privacy policy or practices, please contact us at mike (@) [zindigo.com](mailto:mike@zindigo.com)

- 1. We do not disclose your personal information to third parties, unless one of the following limited exceptions applies.**

### **Insurance Companies, Licensed Agents, and Business Partners**

If you submit an application for an insurance product offered by us, then we will disclose your personal information to your chosen insurance company to process your application. If you submit a request for information or an application for an insurance product offered through an insurance agent, agency or other business partner with whom we associate or contract, then we may disclose your personal information to that agent, agency or business partner to process your request for information or application or to otherwise provide you with information about insurance products (including contacting you by telephone, email, or otherwise to discuss insurance products in which you may be interested).

Please be assured that these partners are only allowed to use your personal information

to process your requested quote, application or enrollment form and are legally obligated to maintain strict confidentiality.

### **Service Providers**

We may disclose your personal information to other companies that help us to process or service any application you begin, process or submit through us, or to correspond with you. Please be assured that the companies we hire to process or service your insurance application or correspond with you are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality.

### **Affinity Groups, and Benefits Administrators or Consultants**

If you were referred to us by, or use our website or call center in connection with an affinity group, or other organization with which you may be affiliated (or a benefits administrator or consultant associated with such employer, group or organization), we may disclose your personal information to such group, organization, administrator and/or consultant. For example, we may inform such group, organization, administrator and/or consultant whether or not you have enrolled in a plan. Please be assured that these parties are only allowed to use your personal information as permitted by applicable law.

### **Legal Obligations**

In certain situations, Company may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

We may also disclose your personal information as required by law, such as to comply with a subpoena, or similar legal process. We may disclose or report your personal information when we believe, in good faith, that the disclosure is required or permitted under law, for example, to cooperate with regulators or law enforcement authorities, to resolve consumer disputes, to protect our rights, to protect your safety or the safety of others, to investigate fraud, or to otherwise respond to a government request.

### **Business Transition**

If Company is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our website of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information.

### **Your Consent**

If you provide us an indication of your consent to disclose, share or use your personal information in connection with a third party, we may disclose, share or use your personal information in that manner. For example, if you opt in to our social media mailing lists and promotional updates, then we may disclose your relevant personal information to social media platforms where Company has a corporate account for the purpose of adding you to Company's social media mailing and promotional update lists. Generally in such a situation, the social media platforms are not allowed to use your

personal information for their own purposes unless you have a direct account on such social media platforms, in which case your personal information would be handled by the social media platforms in accordance with the social media platforms' privacy policies.

### **Your Requests for Products**

If you request to be contacted about any type of insurance product, request to be contacted by a licensed agent or other representative, request assistance with enrolling in any type of insurance product or make any other request for someone to contact you (such as by filling out an online request form), then our agents or representatives may contact you, or we may disclose your personal information to a third-party insurance agency, insurance agent, insurance company or other appropriate entity, so that such entity may contact you about any product in which you indicated interest or may assist you in enrolling in any such product. Any additional information that you subsequently choose to provide to any third-party entity will be governed by that entity's privacy policy.

**Outside of these exceptions, we will not sell, trade or share your personal information with third parties.**

- 2. We collect personal information in the normal course of business in order to process your insurance application and to serve you better.**

### **Registering With Us**

We begin collecting personal information from you when you provide it to us on our website.

### **Registering With Our Business Partners**

We may obtain collecting personal information from you when you provide it to our business partners on their websites. They may then provide it to us with the consent you provide to them on their websites when you submit the information through their submission process

### **Applying for Health Insurance and Other Products**

If you apply for a health insurance or other product through our website, we may ask you to provide us with personal information and/or health information relating to you and any family member who will be included on your application. This information will be used by your chosen insurance company, agent, or other person or entity to process your application.

### **Providing you with a quote or processing your application**

We may use your personal information to get in touch with you when necessary to process your application or to provide you with a quote. For example, emails may be sent to you throughout the application process to inform you of the status of your application and to seek additional information that is requested as part of the application.

**We may also use phone numbers you provide to send you telephone or text messages about your application or account, and such messages may be automatically sent with an autodialer, an artificial or prerecorded voice, or other automation technology.**

### **Third Party Data**

We may receive information about you from other sources, including publicly available databases or third parties from whom we have obtained data, and combine this data with information we already have about you. This helps us to update, expand and analyze our records, identify new customers, and provide products and services that may be of interest to you. Examples of the types of personal information that may be obtained from public sources or third parties and combined with information we already have about you, may include: (a) address information from third party sources to verify your address so we can properly communicate with you and to prevent fraud and/or (b) data about our customers from third parties that is combined with information we already have about you, to create more tailored advertising and products.

### **Customer satisfaction, referrals and other products**

We, our wholly-owned subsidiaries, or other third party entity may contact you to survey your satisfaction of our service, refer our products and services to other people, and/or to inform you of additional products and services. You may opt out of receiving these additional communications from us by following the opt-out procedures below.

### **Collection and Use of 3rd party Personal Information:**

You may also provide personal information about other people, such as their name, date of birth and gender. This information is only used for the sole purpose of completing your request or for whatever reason it may have been provided. The third party may contact us at mike (@) [zindigo.com](mailto:mike@zindigo.com)

to request that we remove this information from our database.

- 1. We gather non-directly identifying information about you for our internal purposes, and we may share this non-directly identifying information with third parties.**
  - As is true of most web sites, we may gather certain information automatically or systematically and store it in log files. This information may include aggregate demographic information such as the number of visitors to our website from a particular state or browser information such as browser type, device type, geographic region, IP address, and other non-directly identifying information. We may combine this automatically or systematically collected data with other information we collect about you. We may do this to improve or optimize our services, marketing, analytics, site functionality, service offerings, or for other business needs.
  - The strict restrictions we have in place for personal information do not necessarily apply to non-directly identifying information. Because non-directly

identifying information is designed to not directly identify individuals, if we change the way we use such information after we have collected it, we may be unable to contact you to notify you of such change.

- We use non-directly identifying information primarily for marketing purposes and to improve our websites and the services we offer you, and we may disclose this information to third parties.
  - We may use cookies, clear gifs, Internet Protocol or IP addresses, tracking pixels, page tags and other similar monitoring technologies to gather non-directly identifying information. For a more detailed discussion on cookies and clear gifs, please see below. Because such technologies develop quickly, we are not limited to using only the technologies described in this policy for collecting or handling this type of information.
2. **We protect the confidentiality and security of your personal information.**
    - We maintain generally accepted standards for physical, electronic and procedural safeguards to protect your personal information.
    - For a more detailed discussion of the electronic safeguards on our website, please see below.
  3. **We continue to evaluate our efforts to protect your personal information and make every effort to keep your personal information accurate and up to date.**

Upon request Company will provide you with information about whether we hold any of your personal information. If your personal information changes, or if you otherwise want to correct, update or delete your personal information held by us, you may contact us by email at mike (@) [zindigo.com](mailto:mike@zindigo.com)

- or by mail at:

Medsup365

186 Botanica Drive

Jupiter, Florida 33458

- We will retain your information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.
  - Please note that once your application has been submitted to your chosen health insurance company or any other relevant party (such as the federal government in the case of an application involving advanced premium tax credits) you may have to contact the insurance company or such other party directly to update your application.
4. **We will provide notice of changes in our personal information privacy practices.**

- If we are going to use your personal information in a manner materially different from that stated at the time of collection, we will notify you via email (sent to the email address specified in your account) or by means of a notice on the website prior to the change becoming effective. You will have a choice as to whether or not we use your personal information in this different manner.
  - If we make any material changes to our personal information privacy practices that do not affect the personal information already stored in our database, we will notify users of the change in the privacy portion of our website.
5. **You may opt out of receiving satisfaction surveys and/or information on additional products and services from us.**
- We may contact you to survey your satisfaction of our service and/or to inform you of additional products and services.

If you wish to subscribe to our newsletter(s), we will use your name and email address to send the newsletter to you. Out of respect for your privacy, you may choose to stop receiving our newsletter or marketing emails by following the unsubscribe instructions included in these emails, accessing the email preferences in your account settings page or you can contact us at mike (@) [zindigo.com](mailto:mike@zindigo.com)

If you want to opt out of these surveys and/or notices, you may contact us by email at mike (@) [zindigo.com](mailto:mike@zindigo.com)

- or by mail at:

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- **Please note that you will still receive communications from us regarding your insurance quote, application, or policy even if you opt out of receiving our surveys and/or notices of additional products and services.**

We are available to answer any questions you may have about our privacy policy or our information privacy practices. If you have any questions, please email us at mike (@) [zindigo.com](mailto:mike@zindigo.com)

- We will respond to your questions within 30 days.
6. **This privacy policy applies to the websites listed above, and may not apply to other websites that are owned and/or operated by Company.**
- The information privacy practices described in this privacy policy apply only to information provided to us through this website and those websites listed above as well as information provided to us from you when we directly communicate with you. Accordingly, all of the personal information you submit to us shall be governed by this privacy policy. Additionally, all of the non-directly identifying information collected from this website shall be governed by this privacy policy.

- If you are returning to complete an application that you initiated on another website that is owned or operated by Company (e.g., a partner co-branded website), this privacy policy may not apply. Please review the privacy policy of the website on which you initiated your application to learn about the information privacy practices that apply to the personal information you submit to us.
- If you want your personal information to be subject to the information privacy practices described in this website's privacy policy, you may initiate a new application on this website.

## **Additional Information About Privacy and Security at Company**

### **Tracking technologies**

Cookies or similar technologies are used by us and our business and marketing partners, affiliates, and/or analytics or service providers. These technologies are used in analyzing trends, administering this and other sites, tracking users' movements around this site and other sites, customizing content on this and other sites, and gathering information about our user base. We may receive reports based on the use of these technologies by these companies on an individual as well as aggregated basis.

We use cookies on our site for various purposes such as user authentication, user preferences, our shopping experience, and customizing user experiences. Users can control the use of cookies at the individual browser level. If you reject cookies, you may still use our site, but your ability to use some features or areas of our site may be limited.

We use Local Storage, such as HTML5, to store content information and preferences. Third parties with whom we partner to provide certain features on our site or to display advertising based upon your Web browsing activity use Local Storage Objects (LSOs) such as HTML 5 or Flash to collect and store information. Various browsers may offer their own management tools for removing HTML5 LSOs.

### **Behavioral Targeting / Re-Targeting / Do-Not-Track**

We partner with one or more third party ad networks to manage and display advertising to visitors on our website and to manage and display advertising viewed by visitors on other sites. Our ad network partner(s) may use cookies or similar technologies to collect information about your activities on this and other websites to provide you targeted advertising based upon your interests and browsing patterns.

Such activity is often called behavioral targeting or re-targeting, and this may change the ads or other features you see on our website or other websites that you visit. If you wish to not have this information used for the purpose of serving you targeted ads, you may opt-out of specific re-targeting programs by contacting us at mike (@) [zindigo.com](mailto:mike@zindigo.com)

These opt-out programs may not be designed to work for all advertising networks or methods. Your browser may also have settings to reduce re-targeting, such as switching to (In)private or incognito browsing mode or a mode that does not accept cookies.

Currently, our site does not change its behavior based on receiving your browser's "do-not-track" setting or signal. Please note that opting out of re-targeting does not opt you out of being served advertising. You will continue to receive generic ads instead of tailored ads.

### **Browsers and Internet Security**

Any time you enter or provide personal information and sensitive information (such as credit card number and social security number) in our website, we encrypt it using Secure Socket Layer ("SSL") technology. SSL protects information as it crosses the Internet. To support this technology, you need an SSL-capable browser. Company recommends using encryption at least as strong as the 128-bit encryption available in browsers such as recent versions of Microsoft's Internet Explorer or Google's Chrome browser. These browsers will activate SSL automatically whenever you begin shopping for a plan on our website and when you return to our website to complete an application.

In most browsers, you will see either a locked padlock or a key icon to indicate your session connection is taking place via a secure server. This icon indicates you are visiting a secure area within a website.

If you need a strong encryption browser, you can go to the Microsoft website or the Google website to download the latest Internet Explorer or Chrome browser. We do not recommend the use of beta browser versions.

No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, we cannot guarantee its absolute security. If you have any questions about security on our Web site, you can contact us at mike (@) [zindigo.com](mailto:mike@zindigo.com)

### **Security Risk of Using Non-Approved Automated Software Applications**

For security reasons to guard the safety of your data, access to this website is limited to SSL-capable browsers such as recent versions of Microsoft's Internet Explorer or Google's Chrome. Under no circumstance should you use any software, program, application or any other device to access or log-in to the Company website, or to automate the process of obtaining, downloading, transferring or transmitting any content to or from our computer systems, website or proprietary software.

### **Links to Other Websites**

Our website contains links to other websites. Please note that when you click on one of these links you are "clicking" to another website. Company is not responsible for the information privacy practices or the content of such websites. We encourage you to read the privacy policies of these linked websites as their information privacy practices may differ from ours.

### **Testimonials**



We display personal testimonials of satisfied customers on our site in addition to other endorsements. With your consent we may post your testimonial along with your name. If you wish to update or delete your testimonial, you can contact us at mike (@) [zindigo.com](mailto:mike@zindigo.com)

### **Social Media Features and Widgets**

Our website includes social media features, such as the Facebook Like button and Widgets, such as the Share this button or interactive mini-programs that run on our site. These features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on our website. Your interactions with these features and widgets are governed by the privacy policy of the company providing it.

### **Contact Us**

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