



## **PRIVACY POLICY**

At Hallberg Insurance Network, Inc., ("HIN"), we are strongly committed to protecting your privacy. To serve you for your insurance needs, we will ask you to provide us with personal information about you. We only use your personal information to help you find and, if you choose to do so, apply for various types of insurance products that may be of interest to you, your employees, and/or your family. We do not sell, trade or give away your personal information to anyone.

You can find out more about our commitment to privacy and how your personal information is collected and used in the HIN Privacy Policy below.

### **HIN Privacy Policy**

This HIN Privacy Policy discloses the information privacy practices for the website you are currently visiting.

- 1.) We do not sell, trade or give away your personal information to anyone.**
- 2.) We do not disclose your personal information to third parties, unless one of the following limited exceptions applies: Authorized Web broker, Insurance Companies, Licensed Agents and authorized HSA Trustees and Administrators.**

If you choose to obtain a quote for an insurance product by completing an application, then we may disclose your personal information to our authorized web broker or insurance company to process your requested quote or application. If you complete an enrollment form for a health savings account ("HSA") offered through an authorized HSA trustee or administrator with whom we have associated, then we may disclose your personal information to that trustee or administrator to enroll you in an HSA. 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 contractually obligated to maintain strict confidentiality.

### **Service Providers.**

We may disclose your personal information to other companies that help us process or service your insurance application or 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.

### **Legal Obligations.**

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 or to resolve consumer disputes.

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

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

## **Applying for Insurance Products.**

If you apply for any insurance products through our website, we may ask you to provide us with personal information and/or health information relating to you, your employees, and/or any family member who will be included on your application. This information will be used by your chosen insurance company, agent or HSA trustee or administrator to process your application. Additionally, we may ask you to provide us with credit card or bank information, which will be used by your chosen insurance company or HSA Trustee or Administrator to process your application or collect any fees associated with your application or insurance premiums upon approval of 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 will 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 gather anonymous information about you for our internal purposes, and we may share this anonymous information with third parties.**

Anonymous information is any information that does not personally identify you, including aggregate demographic information such as the number of visitors to our website from a particular state.

We use anonymous information primarily for marketing purposes and to improve the services we offer you.

## **We protect the confidentiality and security of your personal information.**

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline.

Whenever we collect sensitive information (such as credit card data) that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the webpage.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

## **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.**

If you want to correct or update your contact information, you may contact us by mail at Hallberg Insurance Network, Customer Service, 6640 S. Cicero Avenue, Bedford Park, IL 60638. Please note that once your application has been submitted to your chosen insurance company, you may have to contact the insurance company directly to update your application.

## **We will provide notice of changes in our information privacy practices.**

If we are going to use your personal information in a manner different from that stated at the time of collection, we will notify you via email. You will have a choice as to whether or not we use your personal information in this different manner. In addition, if we make any material changes to our information privacy practices that do not affect the personal information already stored in our database, we will post a prominent notice in the privacy portion of our website notifying users of the change.

## **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 want to opt out of these surveys and/or notices, you may contact us by mail at Hallberg Insurance Network, Customer Service, 6640 S. Cicero Avenue, Bedford Park, IL 60638.

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 or we have not responded to your inquiry, or it has not been addressed to your satisfaction, please contact us.

**This privacy policy applies to this website, and may not apply to other websites that are owned and/or operated by HIN.**

The information privacy practices described in this privacy policy apply only to applications initiated on this website. Accordingly, all of the personal information you submit to us after initiating an application on this website shall be governed by this privacy policy. Additionally, all of the anonymous information collected from this website shall be governed by this privacy policy.

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.

### **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. HIN 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.