Privacy Policy
Effective as of 01/01/2019

Nsure Insurance Agency, Inc, a Florida corporation, and Nsure Insurance Services, Inc., a Florida corporation, with offices at 6501 Congress Ave STE 300, Boca Raton, FL 33487 ("Nsure", "Company", "we" or "us") provide services ("Service") through the website located at www.nsure.com ("Website") and collects Information about individuals who use its Website or Service. This Privacy Policy applies to the information that we collect or receive from or about these individuals.

For the purposes of this document "individual", "user" or "you" means any individual who uses our Service as a visitor of the Website, an Applicant, or a Registered User (defined below).

1.Consent

By visiting or registering on our Service, by filling out a request for quote or an application for insurance coverage, or by contacting us about a Service, you consent to the processing of your Information as set forth in this Privacy Policy.

Your continued use of the Service, or continued interaction with us after we have notified you of a material change in our Privacy Policy in accordance with this Privacy Policy will be deemed an acceptance of these new terms.

2.Definitions

An "**Applicant**" is an individual who interacts with us to obtain information about insurance coverage or request quote.

"**Business Partner**" means an insurance carrier, licensed agent, or other vendor with whom we share Information to respond to a request for insurance quote or to insurance coverage.

"**Information**" means any type of data.

"**Insurance Information**" means Information (1) that we collect through the forms or applications that you fill out when requesting an insurance quote, or when inquiring about, or applying for, insurance coverage, or (2) that we collect in telephone or other communications. "Insurance Information" does not include an Individual's name, mailing address, email address or other contact Information.

"**Personal Information**" means Information that identifies an Individual or that, when combined with other Information may allow identifying an Individual with reasonable certainty. "Personal Information" includes, any Information that is collected from the Website or through the Service or from any communication between us and an Individual. It also includes an Individual's name, mailing address, email address or other contact Information. "Personal Information" does include "Insurance Information".

A "**Registered User"** is an individual who has provided Personal Information and Insurance Information in order to receive an insurance quote or insurance product or similar service.

"**Service**" is defined in our Terms & Conditions.

3. Collection of Information

The ways in which we collect Personal and Insurance Information is described below:

When a User Visits our Website

We collect Information that is provided automatically to us by each user's browser:

- Information about the computer, laptop, desktop, smart phone, tablet, or similar equipment that is used for online activities ("device") that is used to access our Website, such as type of device, operating system version, unique device identifier, browser type and version, and mobile network Information.
- Log Information: IP address, MAC address, screen resolution, referring domain, type and version of Internet browser, time and date of access to the Website.

Information collected through Cookies and Other Technologies

We also collect Information about a user's online activity, which is provided through cookies and other technologies. See our "Cookies and Other Technologies" section.

When a User Completes a Form

We collect the Personal or Insurance Information that a user provides to us, for example when a user fills out a form to ask for Information or a quote.

If you provide Insurance Information or Personal Information about, or on behalf of, a third party (e.g. a spouse, child, dependent), you must make sure that you have the right to do so. By providing the Personal Information or Insurance Information of a third party, you represent that you have all necessary authority and/or have obtained all necessary consents from such third party to enable us to collect, use, disclose his/her Personal Information and Insurance Information as set forth in this Privacy Policy.

When a User Contacts us

Any individual may contact us to request Information about the Service. We keep a record of the individual's contact Information and correspondence, the purpose of contacting us, the nature of the interaction with us, and any additional Information the individual elects to provide.

Information Received from Our Business Partners

We may receive Insurance Information under an agreement with our Business Partners. In this case, the user has previously provided the Insurance Information to that third party and has allowed that third party to provide that Information to us.

Information Collected to Facilitate Payments

We do not process payments as that will be done by insurance carrier or their agent that are selected to provide the insurance to you. We will maintain all payment information in our system so that you can review, update or changes any such information as you deem necessary. We do provide your payment information to the chosen insurance carrier in order for such carrier or their agent to process your payments, so you are responsible to verify the accuracy of your payment information and we are not responsible for any acts or omissions carried out by our Payment Processors, and we are not liable for any harm you suffer as resulting of any acts or omissions of the Payment Processors.

Other sources

We obtain Personal Information from independent third-party sources and publicly available databases and add it to our database so that we can prefill most of the information needed to complete the quote process. This may include, for example, cars make and VIN number, driver's license, home address, phone number, email address, title, or employer and names of family members. Of course you can change, correct or update this information when you complete a request for a quote or purchase insurance coverage and we will rely on the information and data received from third parties so you are responsible to verify the accuracy of all data so that we are only submitting accurate data to the insurance carriers or their agents.

4. Use of Information

We use the Information collected as follows:

Operating the Service

We use the Information we gather as needed to operate the Service:

- Ensuring technical functionality and delivery of the Service;
- Operating and offering the Service to users, Applicants and Registered Users
- Communicating with all users, responding to their questions
- Provide payments information to the insurance carriers or their agents;
- Contacting and communicating with users, Applicants and Registered Users when they have inquiries.
- Or as otherwise described at the point of collection of Information.

Applicants

When a user fills out a form or a questionnaire, the user is deemed an Applicant. We use the Information received to interact with the Applicant and follow-up on a request. We will assume that the Applicant is interested in our products or services and may send periodically additional Information and updates. You have the right to opt-out from receiving any future communications. See our user's rights section.

Registered Users

In order to request a quote or to purchase insurance, a user is requested to register on the Website and become a Registered User. We will use the Information that we receive to manage the Registered User's account. We will assume that the Registered User is interested in our products or services and may send periodically additional Information and updates. You have the right to opt-out from receiving any future communications. See our user's rights section.

Telephone Calls

If you provide us with a phone number, we may call you to follow-up on your request or ask you additional questions or obtain clarifications as may be appropriate. By providing your phone number, you expressly authorize Nsure or its representatives to call you, at that phone number. You have the right to opt-out from receiving any future communications. See our user's rights section.

Correspondence

We use your correspondence, contact Information, email address, and any Information that you provide in your messages (other than the Insurance Information), to respond to or you.

Surveys

When not precluded from doing so, we use Personal Information about you to solicit feedback from you, including through surveys.

Marketing and Business Development

When not precluded from doing so, we use Personal Information that we have received from Applicants and Registered Users to send them marketing communications and promotional material about products and services that may be of interest to them.

When a user demonstrates an interest in a particular product or service, such as by affirmatively clicking on a link about the product or service, and we have your contact Information, we may follow-up and send that user an email or initiate communication with the user about this product or service and may periodically send additional Information and news.

If you wish to opt-out of receiving these emails from us, please follow the instructions contained in each email you receive from us which will allow you to opt-out of receiving further email marketing communications from us although you acknowledge that we utilize cookies which could result in digital advertisers contacting you.

No Further Use of Insurance Information
We will not use Insurance Information other than to respond to a user's specific request made through a request for a quote or an application for a particular service or to inform you of other products or services that we offer now or in the future.

Investigations

We may use Personal Information or Insurance Information to prevent or investigate potentially prohibited or illegal activities, or to enforce our Terms and Conditions and other legal terms.

Security

We use certain Information about the use of our Website or Service to attempt to prevent attempts to destroy or weaken the confidentiality, integrity or availability of our Website or Service, the conduct of prohibited or illegal activities, and to enforce any agreement(s) that users, Applicants or Registered Users may have with us.

Analytics

We aggregate (or have third parties aggregate) Personal Information, Insurance Information, and usage data in order to obtain statistical Information to understand how our Service is used, to improve our offering, and for the administration of the Service.

4A. Use of Artificial Intelligence

We may use artificial intelligence technologies, including third-party large language model providers (such as OpenAI), to provide chat-based assistance, recommendations, and customer support.

Data Collected: When you interact with our AI features, we may collect and process your inputs (such as messages, questions, and chat history), as well as related metadata (such as timestamps and usage information).

Purpose of Processing: This information is used to generate responses, provide customer support, improve our services, and ensure the safety and reliability of our systems.

Data Sharing: Your inputs may be shared with our AI service providers solely for the purpose of processing and generating responses on our behalf.

Data Retention: We retain AI interaction data only for as long as necessary to fulfill the purposes described in this policy, including for service improvement, security, and legal compliance.

Model Training: We do not use your personal information to train AI models unless explicitly stated.

User Controls: You may request access to or deletion of your personal data, including chat data, by contacting us as described in this policy.

AI Limitations: AI-generated responses may not always be accurate or complete and should not be relied upon as professional advice.

5. Sharing with Third Parties

Personal Information or Insurance Information is disclosed or shared with third parties under the following circumstances:

Business Partners

We share Personal Information and Insurance Information with our Business Partners to respond to a quote or process your request to purchase insurance coverage. These Business Partners are obligated to maintain the confidentiality of all Personal or Insurance Information that they receive and to only use such Information for following-up on your request for a quote or insurance coverage.

Our Business Partners may send you promotional and marketing Information regarding other products and services for your use or purchase. To opt-out of such mailing, you should use the “Unsubscribe” method that is provided at the bottom of each promotional email.

Workforce

Nsure employees and independent contractors need to have access to Personal Information and Insurance Information to carry out their duties and obligations, such as to provide customer support, respond to inquiries, or correct an error. They receive access only to the minimum amount of Personal Information or Insurance Information that need to perform their functions. They are required to ensure at all times the confidentiality and security of Personal Information and Insurance Information.

Service Providers

We engage certain third parties to perform services including, without limitation, hosting and maintenance, customer relationship, storage, database management, collection, fraud prevention, business analytics, email marketing, chat, website analytics, website optimization, lead scoring, retargeting, direct marketing, or similar services. We share Personal Information or Insurance Information with these third parties, but only to the extent that this Personal or Insurance Information is necessary to perform these functions and provide such services, and only pursuant to binding contracts requiring such third parties to maintain the privacy and security of your Personal Information and Insurance Information.

Payment Processors

We do not process payments as that will be done by insurance carrier or their agent that are selected to provide the insurance to you. We will maintain all payment information in our system so that you can review, update or changes any such information as you deem necessary. We do provide your payment information to the chosen insurance carrier in order for such carrier or their agent to process your payments, so you are responsible to verify the accuracy of your payment information and we are not responsible for any acts or omissions carried out by our Payment Processors, and we are not liable for any harm you suffer as resulting of any acts or omissions of the Payment Processors.

Affiliated Entities

When this is allowed, we may share with our subsidiaries or affiliated entities a user's Personal Information or Insurance Information in connection with the performance of our Website or Service, or in connection with our or their sales and marketing process. To the extent that any of our subsidiaries or affiliated entities has access to Personal or Insurance Information, it will be required to follow the practices described in this Privacy Policy and comply with the applicable laws and agreements in force.

Aggregated Data and Analytics

Our website analytics service providers combine Website usage data (e.g. which page a user visits more frequently) with other data that they have collected independently and may have associated to a user's Device. This other data may include demographics data (age range, gender), or data about interests (e.g. interest in automobile, or interest in athletic apparel). These service providers combine Website usage data with this other data to produce reports regarding the use of our Website, such as how many users of a certain gender, or in a certain age range, visit specific pages or areas of our Website. These reports do not contain specific Information regarding a specific user. They are produced by using only aggregated data, and only present statistical data. Each such report does not recognize a specific Individual.

Insurance Professionals Other than Business Partners

If you express interest in an insurance product from a particular insurance company that is not our Business Partner, we may send your Personal Information to licensed carriers or insurance brokers who may be better able to further assist you. These licensed carriers or insurance brokers are obligated to maintain the confidentiality of all Information they receive and to only use such Information for assist you on your application or request for Information.

Corporate Events

If Nsure sells a portion of its assets to, or merges with, another entity, or in the unlikely event of a bankruptcy, we may disclose, share or transfer some or all of our users' Personal and/or Insurance Information to or with this entity in preparation of the transaction, as part of the due diligence, or after the transaction has been consummated, and we may transfer Personal and Insurance Information after the transaction has been consummated, so that the successor entity can continue providing services to our users.

If the recipient of the Personal or Insurance Information has practices regarding such Information that do not substantially meet the substance of this Privacy Policy, you will be given the opportunity to discontinue use of the Service and to have your Personal and/or Insurance Information deleted.

Defense or Enforcement of our Rights

We may use or share Personal or Insurance Information to establish or exercise our legal rights; respond to a breach of our Terms and Conditions or other legal terms; when we believe it is appropriate to protect our Website or Service, our property and rights or those of a third party; to protect ourselves and the security and safety of our company, our customers or others; to investigate, prevent, take action against, or stop any fraudulent, illegal, unethical, or legally actionable activity, in connection with our Service, our products or services, or those of our Business Partners or other third parties.

Compliance with Laws

We cooperate with government and law enforcement officials, and private parties to enforce and comply with applicable laws. We will respond to legal process (including a facially valid subpoena, warrant, court order or other legal process), or otherwise as required by law if we, in our reasonable discretion, believe necessary, appropriate, or required by law to respond to such request.

We may not be able to notify a user of a request as described above, either because it might be prohibited by law, or because doing so would jeopardize an investigation of illegal or fraudulent activity, or because we do not have the user's contact Information.

Aggregate Information

We may prepare reports, market analysis, and trend analysis that are based on compilation of data that we have collected. These reports are used for industry analysis, demographic profiling, and other purposes. These reports contain only aggregate Information regarding all users or a group of users.

6. Cookies and other technologies

We use cookies and other technologies to gather Information to understand what Information might be of interest to a specific user, or to a group of users. Some of this Information are managed by us, and other by our service providers.

This Information can be used in the aggregate, such as to evaluate which pages are of greatest or least interest to our users.

Some of the Information collected through these technologies can be used to understand each user individually. For example, to enable services that a user has requested, to remember the choices previously made such as font size, and to remember those choices when a user return to the Website. We also seek to understand the interest of each specific user, such as which pages a visitor visits most frequently, in order to guess the user's perceived interest in our products or services. With this knowledge, we can arrange for advertisements regarding these products or services to display on other sites that the user visits, so that during such visit the advertisements that is displayed to the user is more relevant to that specific user.

These cookies are not linked to any contact Information or identifying Information, thus cookies do not tell us who you are, but they may identify your Device.

If you have any other questions about cookies and other technologies, please visit http://www.allaboutcookies.org/ or http://networkadvertising.org/ or contact us as indicated in the How to contact us section.

Analytics Cookies

We use analytics cookies to collect Information about the content our users view, and your system Information and geographic Information. The Information generated by these cookies is transmitted to and stored by the applicable analytics services.

We use Google Analytics to collect Information that permits evaluation of the use of the Website, analysis of user's behavior and improvement of user experience.

Information about how to opt out of Google Analytics at: https://tools.google.com/dlpage/gaoptout.

If you get a new computer or mobile device, install a new browser, erase or otherwise alter your browser's cookie file (including upgrading certain browsers) you may need to follow the opt-out process again to ensure you opt-out remains valid.

Third Party Cookies

We also use third party cookies, owned by third parties, which act either as independent data controllers regarding their own cookies.
You may opt-out of receiving interest-based advertising as explained below. The opt-out may be provided through specific opt-out cookies. Please note that:

- Using a new computer or a different browser, upgrading certain browsers, or modifying or erasing a browser's cookie file, may clear an opt-out cookie.
- There are many more companies listed on these websites than those that place cookies on your device when you access our Service.
- Opting out of receiving interest-based advertising does not block all advertisements served to your device. You will continue receiving advertisements, but these advertisements will be generic or based on the content of a webpage that you are visiting, instead of being targeted to your specific interests.

How to Control Advertising

If you wish to block the use of cookies that are used to create a profile about you, please review the directions provided at: Digital Advertising Alliance:

- http://www.aboutads.info/choices/
- http://www.aboutads.info
- http://www.aboutads.info/consumers

Network Advertising Initiative:

- http://www.networkadvertising.org/choices/
- http://www.networkadvertising.org
- http://www.aboutads.info/consumers

Disabling or Blocking Cookies

You can also delete cookies at any time using the settings of your browser. Please review the “Help” section of your browser.

If you block or delete technical and/or function cookies used by the Website, it may become very difficult to browse, certain services or functions of the Website may become unavailable or other malfunctions may occur. In this case, you may have to modify or manually enter some Information or preferences every time you visit the Website.

7. User’s rights

Users have numerous choices with regard to the collection or use of Information about them. Some of these rights can be exercised directly by accessing the Registered User account, if any. In all cases, it is also possible to contact us. To do so, please refer to the Information provided in the “How to Contact Us” section, or fill out the relevant form displayed for this purpose on our Website.

Right to access your Insurance Information

You may access and obtain a copy of your Insurance Information, created, collected, disclosed, accessed, maintained, stored and used by us. To do so, please contact us as indicated in the “How to Contact Us” section.

If the requested Insurance Information is no longer available or cannot be produced using reasonably commercial means, or if the burden or expense of accessing it would be disproportionate to the risks to you, we may deny your request and we will provide you an explanation for this denial.

Right to amend, correct, substitute, or delete Information

You may request that we amend, correct, substitute, or delete Insurance Information maintained and/or stored by us if you believe that it is not accurate, timely, complete, relevant, or necessary to accomplish our services. To do so, please contact us as indicated in the “How to Contact Us” section.

If the requested Insurance Information is no longer available or cannot be modified or deleted using reasonably commercial means, or if the burden or expense of deleting it would be disproportionate to the risks to you, we may deny your request and we will provide you an explanation for this denial.

Right to obtain a list of the disclosures

You may request in writing a list of the third parties to whom we have disclosed your Insurance Information. To do so, please contact us.

We are not required to inform you of disclosures that were made to our Workforce; or necessary to perform our services; or made more than 10 years prior to your request or disclosures for which the related Personal Information record no longer exists.

Right not to provide Information

You can choose not to provide us with any Insurance Information, or not to respond to certain questions. Keep in mind that some Information might be necessary to apply for products or services, or to take advantage of certain features of the Website.

Right to object to new uses or disclosures of your Insurance Information

If at any time we wish to disclose, or use your Insurance Information in a way, or for a purpose other than how was originally given, we will ask for your authorization.

Right to revoke your authorization

If you have given to us an authorization to use or disclose your Insurance Information in a specific manner, you have the right to revoke that authorization, at any time. To do so, please contact us.

Right to request restrictions on our use or disclosure of Insurance Information

You may have the right to restrict our use or disclosure of your Insurance Information to providing assistance in applying for Websites that you requested. To do so, please contact us.

Right to block cookies

You can choose to block cookies. To do so, please review the Cookies section.

Right to block marketing communications

If you no longer wish to receive marketing Information or communications from us or our affiliates entities, you can unsubscribe from our distribution list by following the unsubscribe instructions provided in the communications that you receive from us or by contacting us.

8. Security

We use administrative, physical, and electronic measures to protect Personal and Insurance Information from unauthorized access, loss, misuse, disclosure, alteration, and destruction.

When we need to transfer Information out of our firewall, we use industry-standard technological means to protect Personal and Insurance Information while in transit through the Internet. We use encryption and a comprehensive authentication protocol to provide reasonable security. However, please remember that no security system on the Internet is perfect.

We will not be liable for unauthorized disclosure of Personal or Insurance Information that occurs through no fault of Nsure including, but not limited to, errors in transmission, uses of a user's data by a third party, a user's failure to comply with security obligations, and the unauthorized acts of Nsure employees.

9. Links to other websites

This Privacy Policy addresses only the use and disclosure of Information that we collect through the Service. Our Website contains links to third parties' websites. The fact that we link to a third party's website is not an endorsement, authorization or representation of our affiliation with that third party. We do not exercise control over third party websites.

These other websites may place their own cookies or other files on your computer, collect data, or solicit Personal Information from you. They follow their own rules regarding the use or disclosure of Information. We recommend that you to read the privacy policies or statements of these other websites.

10. Children and minors

The Service is not directed to persons under 18. If a parent or guardian becomes aware that his or her child has provided us with Personal or Insurance Information without their knowledge and consent, he or she should contact us as indicated in the How to Contact Us section. If we become aware that a child under 13 has provided us with Personal Information, we will remove such Information from our files as soon as reasonably possible.

11. Disputes

If you have any concerns or claims with respect to our data handling practices, please contact us as indicated in the How to Contact Us section. We will investigate and attempt to resolve any complaints and disputes regarding the handling of Information.

If the complaint or dispute cannot be resolved through our internal process, or Nsure does not adequately respond to your question, please review the Dispute section of the Terms & Conditions.

12. How to contact us

If you have any questions, comments, concerns, complaints or claims with respect to our Website or Service, if your account has been compromised or access by an unauthorized third party, if you find that certain content displayed on the Website is inappropriate or prohibited by these Terms, or if you have any other concern, please contact us as indicated below and we will investigate and attempt to resolve the matter.

	Nsure Insurance Agency Inc., 6501 Congress Ave STE 300, Boca Raton, FL 33487
By postal mail:	Nsure Insurance Services Inc., 6501 Congress Ave STE 300, Boca Raton, FL 33487
By email:	contact@nsure.com
By phone:	561-288-9700