

Privacy Policy

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Welcome to the 15 Minute Insurance website (the “Website”) at <https://www.15minuteinsurance.com> and thank you for visiting us. 15 Minute Insurance and any of its affiliates and subsidiaries (each “15 Minute Insurance”, “we”, “us”, “our”) recognizes the importance of protecting the privacy and security of your personal information (the “Personal Information”). We are committed to maintaining your trust and want to ensure you understand how we may collect, use, share, and store Personal Information about you, which is described in this privacy policy (the “Privacy Policy”). By accessing or using our Website, you are consenting to the practices described in this Privacy Policy and our Website’s [Term and Conditions](#), incorporated herein by reference. “You” and “your” means the user of this Website.

INFORMATION WE COLLECT AND USE

Personal Information You Provide

Our Website was designed to provide you with a simply exceptional user experience and with personalized information to meet your insurance research and shopping needs. We collect select Personal Information provided voluntarily by you, for example, when you; (i) request insurance quotes, (ii) inquire about, apply for, and/or purchase insurance coverage or other types of products, programs, and services, or (iii) request service or when we provide service.

As part of the insurance quote process, we’ll collect Personal Information you provide to us such as your name, gender, date of birth, residence state, general health level, nicotine use, and your phone number(s) and email address. When you begin the application process, we’ll collect additional Personal Information you provided us such as information about your home, medical and health related information, driving record, social security number,

avocations, job/income information, financial information, other biographical or demographic information about you and your family, and any other additional information as needed for the insurance carrier or if we believe we can better serve your needs. We will treat all such information as Personal Information as long as it is combined with Personal Information.

How We Use Your Personal Information

We work with several trusted nonaffiliated third-party service, vendor, and partner providers (the “Third-Party Providers”) in connection with our use of your Personal Information such as to; (i) provide you with a personalized and conveniently simple way to receive insurance quotes, (ii) assist you when you access Website content or inquire about, apply for, and/or purchase insurance coverage or other types of products, programs and services, (iii) contact you whenever you reach out to us, (iv) remain in touch with you using any contact information you provided to us to offer products, programs, or services we believe may be of interest to you, or for any other reason in compliance with all federal and state laws, rules and regulations. When we have the pleasure to speak with you on the phone, we record all calls for quality, training and legal purposes.

We also may use your Personal Information for a variety of other business purposes such as; developing and displaying content on the Website tailored to you, perform research and analysis about your use of our Website and its content, evaluate your potential interest in other products, programs, or services offered by us or our Third-Party Providers, to provide you with educational and/or marketing related content about products, programs or services that we or our Third-Party Providers offer, and for any other purpose disclosed as of the time you provide your Personal Information to us or otherwise, with your express consent.

OTHER INFORMATION WE COLLECT AND USE

To optimize and personalize your Website experience and to provide you with the most relevant content, we and our Third-Party Providers use a variety of technologies that may automatically collect, use and store anonymous data

that does not reveal your specific identity (the “Other Information”), such as, browser and device information, demographic information, information collected through the use of cookies, pixel tags and other technologies, and aggregated information when you visit this Website.

Cookies

Our Website may collect and use browser cookies, which are small pieces of text files sent from a website and stored on a user’s computer or device by the user’s web browser. Website cookies enhance your Website and shopping experience by facilitating Website navigation and carrying information you provided us from one Website visit to the next, so that you don’t have to re-enter information you’ve already provided us. Cookies further allow us to present you with advertisements or content that are most likely to appeal to you. We and Third-Party Providers may also use cookies to track your responses to our advertisements in conjunction with other files to track your use of other websites.

We and Third-Party Providers may use cookies to collect and analyze data about how you and other visitors arrive at our Website and then how such visitors interact with our Website, including content or products they may view and the steps leading up to a completed or abandoned transaction or sale. This use of aggregated data allows us to test and adapt our Website to provide more relevant and useful content and to better serve our visitors’ preferences, interests and needs. The use of cookies referenced in this paragraph uses anonymous data and does not use a visitor’s Personal Information. These cookies log an anonymous code which is placed on a user’s electronic device on a temporary basis and follows such user while navigating the Website. We may aggregate and use this anonymous data for statistical analysis.

You can always turn off all cookies using your browser settings, however, if you do so, you may not be able to fully experience the interactive and robust features of this Website.

Pixel Tags or Other Similar Technologies

We may collect and use pixels tags (also referred to as clear GIFs, web beacons, or pixels) when you visit our Website, a website of one of our Third-Party Providers or other third-party websites, or when you open email messages sent by us or on behalf of us. A pixel tag is a small, clear image that can be used for the purpose of tracking activity when HTML formatted emails are opened or accessed, for tracking activity on websites, and can often be used in combination with cookies.

We also use pixel tags and other similar anonymous data files on your device to perform various analytics such as measuring the performance and success of our marketing campaigns and your usage and response rate of our Website services via reports and other tools. We may also use such data to conduct market research and associate you with other third-party websites that you visited which may serve advertisements on our behalf across the internet. The pixel tags or similar files on your device provided to us and Third-Party Providers is anonymous and does not include Personal Information, but we may re-associate such anonymous data with Personal Information you provided after 15 Minute Insurance receives it.

We may use interest-based advertising Third-Party Providers to target, distribute and report on advertisements disseminated across the internet based on our interactions with you and information we receive from other third-parties. These Third-Party Providers may use pixel tags, cookies and other similar anonymous data files and combine it with other information they collect about your online use in order to recognize you across the different electronic devices you use. These Third-Parties may also match Personal Information we provide them with your IP address, which is a number that is automatically assigned to the computer that you are using by your Internet Service Provider (ISP). This allows the Third-Party Providers to serve advertisements to you across the web, based on your IP address. If you do not want to receive the benefits of targeted advertising, you may opt-out of some network advertising programs that use your information by visiting the NAI Opt-Out page at http://networkadvertising.org/managing/opt_out.asp. Please note that even if you choose to remove your information, you will still see advertising when you are browsing online. However, the advertisements you see may be less relevant to you and your interests.

We and our Third-Party Providers may automatically collect information from your device, including attributes such as: your computer device type, operating system version, screen resolution, and internet browser. We use this information to ensure your Website experience with us is optimized regardless of if you are using a computer, tablet, phone, or any other electronic device.

We and our Third-Party providers may automatically collect information about your IP address. Your IP address is identified and automatically logged in our server log files whenever a visitor accesses this Website, along with the time of the visit and the page(s) that were visited. We use IP addresses for purposes such as calculating our Website usage levels, helping diagnose server problems, administering the Website, and geographic mapping.

Do Not Track (DNT) is a privacy preference that users can set in their web browsers, however, there is not yet a general understanding of how to interpret the DNT signal. At this time, our Website does not respond to Do Not Track browser settings or signals.

We reserve the right use, disclose and retain Other Information from this Website, of which is not defined as Personal Information, for any use indefinitely, or as permitted by any related laws, rules, or regulations. In the event that any laws require Other Information to be handled as Personal Information or if we combine such Other Information and Personal Information, then we may use and disclose Other Information for all other purposes for which we use and disclose Personal Information in addition to the uses listed under this section “Other Information We Collect and Use.”

SECURITY AND STORAGE OF PERSONAL INFORMATION

The security of your Personal Information is very important to us, and we are committed to protecting the information we collect. We use reasonably appropriate technical, physical, and organizational security measures to protect your Personal Information against unauthorized access or use. From time to time, we review our security procedures to consider appropriate new

technology and methods. We use the secure sockets layer (SSL) security protocol to protect electronic transmission exchanges of Personal Information.

Unfortunately, no data transmission over the internet or data storage system can be guaranteed to be 100% secure. Therefore, while we strive to protect your Personal Information and take reasonably appropriate measures to do so, we cannot make any express or implied warranties that guarantees absolute security of Personal Information.

All of our on-site operational and data processing systems are contained in a secure environment and that environment is access-controlled. We may also store your data on off-site servers or in secure facilities with whom we have contractual agreements that obligate the use of all appropriate security measures to protect your Personal Information against unauthorized access or use.

We may retain your Personal Information as long as needed, including if you do not buy anything from us or after you become a customer, and as required or allowed by law or as necessary to resolve disputes and enforce any of our agreements.

If you have any questions about the security of your Personal Information, or if you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately notify us in accordance with the “Questions Regarding Our Privacy Policy” section below.

HOW WE SHARE PERSONAL INFORMATION

When you provide your Personal Information to us, we may share this information with any of our Third-Party Providers in order to; (i) communicate about or market products, programs or services that we believe may be of interest to you, or (ii) for any other purpose disclosed as of the time you provided us your Personal Information with your express consent, and; (iii) as stated in this Privacy Policy. By submitting your Personal Information through our Website or to our employees, you expressly consent to the transfer of and the processing and usage of your Personal Information by 15 Minute

Insurance and any other Third-Party Providers for marketing purposes or any other purposes as allowed by law or regulation or as stated in this Privacy Policy. We contractually require any company we share your Personal Information with to exercise reasonable care to secure and protect your Personal Information against unauthorized access or use.

Examples of the ways we may share your Personal Information with our Third-Party Providers includes; (i) those authorized by us to use your Personal Information only as necessary to perform their functions and to the extent permitted by law such as; Website hosting, IT services, data entry, analysis or fulfillment, infrastructure provision, email delivery services, providers making phone calls on our behalf, exam services, order fulfillment services, quoting services, customer service, contact information verification, marketing and advertising research and communication, auditing services, legal and public records research, fraud services, legal services, and other required services, (ii) to insurance carriers, reinsurers, wholesalers, when you inquire about, apply for, and/or purchase products from us, (iii) to agents, brokers, producers, insurers, or their representatives, who may communicate about or market products, programs or services that they believe may be of interest to you, (iv) to any third-party in the event of a joint venture, sale, reorganization, assignment, transfer, merger, or any other disposition of the entire or any portion of our business or assets, (v) to any other nonaffiliated third-party who we believe may offer products, programs, or services that may be of interest to you, or for any other purposes in compliance with all federal and state laws, rules and regulations, and; (vi) if you have provided us a testimonial and provided express permission for us to share your comments.

When initiating quotes or applications for insurance products, we may utilize techniques that may make it appear that you continue to remain on our Website when you are actually on a Third-Party Provider website. During this experience, your Personal Information may be shared with Third-Party Providers through a secure quote API to help generate the initial quote request. In the event you decide to proceed with an application with a carrier partner, your Personal Information may also be shared with the carrier partner through a secure hand-off API between our system and the carrier information system. You may be contacted by a 15 Minute Insurance agent, producer, representative, or authorized partner to help complete your needs

assessment, quoting or application process successfully in the interest of providing the best service possible.

We reserve the right to disclose or share your Personal Information as permitted or required by law or regulation and when we believe that disclosure is necessary or advisable, for example to; (i) protect our rights, property, or safety of us, our third-party vendors or partners, or others, (ii) to comply with a valid and effective subpoena or order issued by a court of competent jurisdiction or other legal process or by law, rule or regulation, (iii) for us to pursue available remedies or limit the damages we may sustain.

Please note that any Personal Information consisting of medical or health related information is only shared with our Third-Party Providers to perform business, professional or insurance functions on our behalf, and as expressly authorized by you.

CHILDREN

This Website is not directed for its use by anyone under the age of thirteen (13) and we do not knowingly collect, use, share or disclose Personal Information entered from children under the age of thirteen (13) on this Website. We request that individuals under thirteen (13) to not provide Personal Information on this Website. If we are made aware that we collected Personal Information entered from a child under thirteen (13) years old, we will take measures to delete this information as soon as possible.

THIRD-PARTY WEBSITES

Our Website may contain links to other third-party websites and we may include information and links to third-party websites in our emails. This Privacy Policy does not address and we are not responsible for the Privacy Information or other practices of any Third-Party Provider websites for any reason whatsoever, none of which are owned or controlled by us. If you submit Personal Information to any Third-Party Provider websites that are linked to ours, your Personal Information is governed by their privacy policies

and terms and conditions. We encourage you to carefully read the privacy policy of any website you visit.

YOUR PERSONAL INFORMATION CHOICES

You may opt-out of receiving future advertisement or promotional emails regarding our products or services by clicking on the “unsubscribe link” appearing in those emails or send an email unsubscribe request to: unsubscribe@15minuteinsurance.com. We comply with all requirements as promulgated by the CAN-SPAM Act. Please note that if you opt-out of emails with us, you may still receive emails from us that are administrative or transactional related.

You may also opt-out from us sharing your Personal Information with nonaffiliated third-parties. To make such a request, please send an email to: unsubscribe@15minuteinsurance.com or write us at: 1400 South Wolf Rd, Building 500, Wheeling, IL 60090. We will seek to comply with your opt-out request within a reasonable time period.

Please note that if you opt-out as described above, we are unable to remove your Personal Information from databases of nonaffiliated third-parties with whom we have already shared your Personal Information (i.e., to those which we have already provided your Personal Information as of the date on which we respond to your opt-out request). If you wish to opt-out of receiving marketing emails or further contact from such nonaffiliated third-parties, please utilize any available opt-out mechanisms within their emails or privacy policies, or contact them directly.

As a general recommendation, if you do not wish to be contacted by us or our Third-Party Providers, or do not agree with all provisions of this Privacy Policy, please do not provide us your Personal Information.

YOUR CALIFORNIA PRIVACY RIGHTS

If you are a California resident, pursuant to Section 1798.83 of the California Civil Code, you may ask us to refrain from sharing your Personal Information with certain of our affiliated or unaffiliated third-parties for their marketing purposes. To make such a request, please send an email to unsubscribe@15minuteinsurance.com or write us at: 1400 South Wolf Rd, Building 500, Wheeling, IL 60090.

By using this Website and submitting your Personal Information, you agree and consent to the collection, usage, processing, transfer, and storage of your Personal Information in accordance with this Website Privacy Policy.

CHANGES TO THIS PRIVACY POLICY

We reserve the right to modify our Privacy Policy at any time, so we encourage you to periodically review our Privacy Policy. If we decide to make any material changes to our Privacy Policy, we will post notice on our homepage prior to that change becoming effective. Any changes made to our Website Privacy Policy will become effective as of the “Last Updated” date appearing above. By using this Website after any such changes, you accept and are agreeing to any such modified terms and conditions of our Privacy Policy.

QUESTIONS REGARDING OUR PRIVACY POLICY

If you have any questions regarding our Privacy Policy, you can reach us by email at legal@15minuteinsurance.com or via U.S. mail at 1400 South Wolf Rd, Building 500, Wheeling, IL 60090.