

Last Updated: May 13, 2021

In this Privacy Policy (“**Policy**”), we describe how SENIOR HEALTHCARE ADVISORS, a Florida limited liability company, collect, use and otherwise process personal information about our customers and users of our websites and services.

If you apply through the Services for insurance offered by third party insurers with whom we work (each a “Third Party Insurer”), we will share your personal information with such Third Party Insurer so that they may evaluate and process your application. The use of your personal information by a Third Party Insurer is subject to that Third Party Insurer’s applicable privacy policy and terms, not this policy.

This Privacy Policy applies to the personal information that SENIOR HEALTHCARE ADVISORS collects and processes about individuals related to our services, including users of any websites that we operate and which include this Privacy Policy (each a “**Site**”), individuals who speak with our representatives over the telephone in any of our call centers and/or individuals who submit their personal information to us in writing for the purpose of learning about the insurance products we offer (collectively, the “**Services**”).

This Privacy Policy does not apply to any third party websites, services, products or mobile applications maintained by other companies, which are linked to or from our Services.

By providing your information to us through the Services, or otherwise using any of our Sites or Services, you understand and acknowledge that SENIOR HEALTHCARE ADVISORS may process your personal information in accordance with this Privacy Policy. If you do not want this Privacy Policy to apply to you, please do not use the Services or communicate with us via the Services. If required by applicable law, we will obtain your consent to our collection, use, transfer and disclosure of your personal information.

### **Personal Information Collected**

The information we collect about individuals varies depending upon the circumstances and the Services used. SENIOR HEALTHCARE ADVISORS collects personal information directly from individuals, automatically related to the use of the Services, and in some cases, from third parties (such third parties that provide us with information about individuals who may be interested in our Services).

***Information Collected Directly.*** We collect information that you provide to us when you inquire about or use our Services, fill out forms or fields on the Sites, request information from us, sign up for newsletters or our email list, participate in a survey or promotion, or when you otherwise communicate with us or request information from us, whether via the Site, telephone, email or other means.

In addition, if you decide to use the Services to apply for insurance offered by a Third Party Insurer, we may collect additional information as necessary to submit your application to such Third Party Insurer for processing. This additional information may include gender, full address, birth date, government-issued identification number (such as Medicaid or Medicare ID), financial account information and certain medical and health information.

***Information Received from Third Parties.*** We may work with third parties who provide us with the name, contact details and other relevant information about potential customers, who may be interested in the Services. In addition, when we help an individual identify, apply for or obtain insurance from a Third

Party Insurer, we may receive limited information back from Third Party Insurer when your Policy is issued (such as the date, term, premium amount, payment terms, etc.).

### **Use of Personal Information**

We may use the personal information that we collect about you for the following purposes:

- ***Providing our Services and related support:*** including to confirm, process, or otherwise complete a transaction or transactions requested by you; help fulfill your requests for products and services; to communicate with you about your use of our Services; to respond to your inquiries; to facilitate your application for one or more Policies; to provide troubleshooting and other technical support and for other customer service and support purposes.
- ***Protecting the integrity of the Services:*** including to verify your identity; to detect and prevent fraud and unauthorized activities; to preserve the integrity of the Services and our systems, and prevent unauthorized access and activities; to enforce our applicable terms; and to protect the rights and safety of others.
- ***Advertising, marketing and promotional purposes:*** including to send or display targeted marketing and advertising on the Site, via email, direct mail, telephone, or across other websites, mobile applications, social media or other online services from us or on behalf of our partners and affiliates; to reach you with more relevant ads and to evaluate, measure and improve the effectiveness of our ad campaigns; to contact you about our Services, as well as other information we think may interest you. Where required by applicable law, we will obtain your consent to use your personal information for marketing and related purposes. **We do not use personal information that you provide us on your insurance application(s) for marketing or advertising purposes.**
- ***Defending our legal rights:*** including to manage and respond to actual and/or potential legal disputes and claims, and/or to otherwise establish, defend or protect our rights or interests, including in the context of anticipated or actual litigation with Users or third parties.
- ***Auditing, reporting, corporate governance, and internal operations:*** including relating to financial, tax and accounting audits; audits and assessments of our operations, privacy, security and financial controls, risk, and compliance with legal obligations; our general business, accounting, record keeping and legal functions; to maintain appropriate business records; and to enforce company policies and procedures.

### **Disclosure of Personal Information**

We may share or disclose the personal information we collect as follows:

- ***Subsidiaries and Affiliates:*** We may share your information with our affiliated companies (i.e., companies under common ownership, control or management with us) for business, operational, promotional and marketing purposes.
- ***Service providers:*** We may disclose personal information with third-party service providers who use this information to perform services for us, such as hosting providers, auditors, advisors, consultants, customer service and/or support providers.

- **Third Party Insurers:** If you request a service from a Third Party Insurer or submit an application to a Third Party Insurer (an “Application”), we may share your personal information with that Third Party Insurer. The Third Party Insurer may further disclose, share and use any personal information provided by you in connection with your Application, subject to the Third Party Insurer’s own privacy policy and applicable terms.

IF YOU SUBMIT AN APPLICATION, YOU ACKNOWLEDGE, UNDERSTAND AND CONSENT TO OUR DISCLOSURE OF YOUR PERSONAL INFORMATION THE RELEVANT THIRD PARTY INSURER(S) WHO MAY CONTACT YOU DIRECTLY VIA TELEPHONE, MAIL, AND/OR EMAIL. YOU MAY RECEIVE TELEPHONE CALLS AS A CONSEQUENCE OF SUBMITTING A REQUEST ON THIS SITE, EVEN IF YOU ARE ON THE NATIONAL DO NOT CALL REGISTRY OR ANY OTHER DO NOT CALL REGISTRY.

**Communications Preferences:** You may opt out of marketing communications from us as follows:

By Telephone: If you do not want to receive phone calls and/or other communications from us, you may:

(i) call us at 1-866-391-3831; (ii) ask to be placed on our Do Not Call list when you receive a call from us.

#### **Changes to this Privacy Policy**

We may amend this Privacy Policy from time to time. When we do, we will post the changes on this Site.