Privacy Policy

At Routt Insurance we care about your privacy as much as you do. We appreciate the trust you have given with us and commit ourselves to bring you the best site experience we can offer in a way that assures that your personally identifiable information is safe with us.

Protection of Your Information

We implement security measures to maintain the safety of your personal information when you enter or submit your personal information. We follow generally accepted industry standards to protect the information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your information, we cannot guarantee its absolute security.

Information We Collect and Use

We collect personal information when you use the tools on our Routtinsurance.com site. Some of our tools include systems to help you search for, review and compare health insurance plans. To provide these services, we may ask for information such as your date of birth, members of your family, zip code and whether you use tobacco. Information that you enter is used to identify health plans and other healthcare products and services that fit your profile. You have the option of using our consumer tools anonymously. In order to use some areas of this web site, you must first complete the registration form. This information is used to improve the content of our web, review purposes, customize the content and/or layout of our page for each individual visitor, notify consumers about updates to our Web site, contact consumers for marketing purposes and aggregate information on what pages our consumers access or visit.

Additionally, this website collects personal data from its Users for the following purposes and using the following services:

- Access to third party services' accounts, such as access to the Facebook account. Permissions: Email
- Twitter Tweet button and social widgets, Facebook Like button and social widgets and Google+ +1 button and social widgets. Personal Data: Cookie and Usage Data
- Registration and authentication. Direct registration. Personal Data: Email and Password
- Remarketing and Behavioral Targeting. AdWords Remarketing. Personal Data: Cookie and Usage Data
- Analytics:
 - Google Analytics and Google AdWords conversion tracking. Personal Data: Cookie and Usage Data

Google Tag Manager: a snippet of JavaScript that sends information to a third party, such as Google. The tag manager tool itself (which deploys the tags) is a cookie-less domain and does not collect any personally identifiable information. The tool instructs other tags to fire, and these other tags may collect data. This data is not accessed by Google Tag Manager. Please view Google Tag Manager Product use policy for more information.

Except as described in this privacy policy, we don't sell or rent Users' data to any third parties for any purpose. The only uses of Data are those highlighted in this policy. Users are the only owner of their Data and can request modification or deletion at any time.

Information Sharing and Disclosure

We share personal information about you under the following circumstances:

Insurance Quote Requests

If you submit a request on the site for quotes for insurance products or services, we will share the personal information contained in your request form (such as your full name, address, telephone number, email, etc.) with third parties, which include insurance agents, insurance carriers, lead aggregators, and other insurance service providers ("Service Providers") in our network to process and fulfill your request for insurance quotes. In some circumstances, we may obtain additional information about you and/or share that information with Service Providers in our network.

All Service Providers in our network have entered into agreements with us that require them to secure any personal information provided through the site and limit how they can use such information. These Service Providers are also required to comply with federal and state privacy regulations, such as those outlined in the Health Insurance Portability and Accountability Act (HIPAA). By submitting your request to us, you understand that Service Providers may contact you by telephone (including through automated calling or on a recorded line), email, or regular mail based on the information you provided to us in order to process and fulfill your request, even if you have opted into the National Do Not Call List administered by the Federal Trade Commission, any state equivalent Do Not Call List, or the Do Not Call List of HealthCare.com or one of these Service Providers. If one of the Service Providers contacts you and you wish not to be contacted again by that Service Provider with respect to your inquiry, then you should specifically make a request to that Service Provider. Please note that the Service Providers may maintain the information you provided whether or not you elect to use their services.

Aggregate, Non-Personal, or De-identified Information

We may share aggregated information (i.e., information about you and other users collectively, but not specifically identifiable to you) and other non-personal, de-identified, or anonymous information we collect with third parties, including our affiliates, to develop and deliver targeted advertising on our site and on the websites of third parties and our affiliates.

As Required by Law

We may be required to share your personal information with law enforcement or government agencies in response to subpoenas, court orders, federal/state audits or similar circumstances whenever we believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Terms of Use, or as otherwise required by law.

Business Transfer

As with any other business, it is possible that we could in the future enter into a substantial corporate transaction, such as the sale of our business, a divestiture, merger, consolidation, or asset sale. If such a transaction occurs, the successor company would have access to the information maintained by us, including your personal information, but would continue to be bound by this Privacy

Emails

By providing your contact information to us through the site, you are registering to receive communications from us directly, on our website or through a third party. We will periodically send you newsletters and other e-mails with offers and promotions. If you no longer wish to receive these communications, please let us know by sending an email to us at rob@routtinsurance.com. You may also opt-out by clicking on the unsubscribe link in our emails

Third-Party Links

This Privacy Policy applies to all information that you provide on the site. However, when you visit websites to which QuoteLab.com links, keep in mind you will be interacting with a third party that operates under its own privacy and security policy. If you choose to obtain certain services through a third party site, the data collected by the third party is governed by that third party's privacy policy. A third party site will also have its own policy regarding the use of cookies and clear gifs. We encourage you to review the privacy policies of any other service provider from whom you request services.

Please note that we can only control our own mailing list and policies. Third party advertisers that maintain their own mailing lists may send communications that advertise our services. In addition, if you provide your personal information to a Service Provider in our network, any use of your information by that Service Provider will be subject to their privacy policies and procedures. You would need to contact these parties directly in order to stop receiving their email communications.

Children's Privacy

This Website is not intended for use by children under the age of 13. We will not knowingly collect any personal information from visitors under the age of 13 online through this Website. If you think that we have collected personal information from a visitor under the age of 13, please contact us.

Visitors Outside the United States

This Privacy Policy is intended to cover collection of information on our site from residents of the United States. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. By visiting our site or using our Services, you acknowledge and agree that your information may be transferred to our facilities and those third parties with whom we share it as described in this Privacy Policy, regardless of the laws of your residence country.

Your Consent

By using our site, you consent to our Website's privacy policy. If you do not agree to this policy, please do not use any portion of the site. When you request insurance quotes or other information through the site, you are authorizing us to share information with our business partners, who may contact you by phone, email, or mail. If you do not want further communication from them, please notify the partner directly.

Changes to Our Privacy Policy

If we decide to change our privacy policy, we will post those changes on this page. You should check this privacy policy each time you use the site to ensure you are aware of any changes in our privacy practices. Our privacy policy will indicate the date it was last updated. Your continued use of our site after we have posted any privacy policy changes indicates your agreement to the changes unless you notify us otherwise.

Contacting us

If there are any questions regarding this privacy policy you may contact us using the information below.

- Routtinsurance.com
- 11809 Classic Lake Way
- Tampa, FL 33635
- Attn: Privacy Policy
- E-mail: <u>rob@routtinsurance.com</u>
- Effective Date: August 1, 2014