

The People Insurance .Net Privacy Policy

At The People Insurance.Net, we value your privacy. You trust us and our members to serve your insurance needs and we take this responsibility very seriously and maintain standards to reasonably secure your private information. Your use of The People Insurance.Net website and any personal information you provide via the website remains subject to this Privacy Policy. All information transmitted to The People Insurance.Net its website or its affiliate's websites are deemed to the property of The People Insurance.Net. We may share your personally identifiable information: (i) with the qualified network of The People Insurance.Net agents in order to provide you with insurance quotes; (ii) as authorized by you; (iii) as permitted by this Privacy Policy; and (iv) require The People Insurance.Net by law.

BY VISITING AND REQUESTING INFORMATION THE PEOPLE INSURANCE.NET, PRODUCTS OR SERVICES, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT PROVIDE ANY INFORMATION OR USE ANY OF THE SERVICES OR PRODUCTS OFFERED OR PROVIDED ON ANY OF THE WEBSITES REFERRED TO IN THIS PRIVACY POLICY.

PLEASE NOTE: THIS PRIVACY POLICY CHANGES FROM TIME TO TIME AND CHANGES ARE EFFECTIVE UPON POSTING. PLEASE CHECK BACK FREQUENTLY FOR UPDATES AS IT IS YOUR SOLE RESPONSIBILITY TO BE AWARE OF CHANGES. WE DO NOT PROVIDE NOTICES OF CHANGES IN ANY MANNER OTHER THAN BY POSTING THE CHANGES AT THE PEOPLE INSURANCE.NET.

1. Collection of Information.

- i. **User Direct Information:** Each time you provide transmit information via the its website, The People Insurance.Net may obtain and collect personally identifiable information provided by you, including, but not limited to, your name, email address, mailing address, social security number, credit card information, and telephone number. You may also provide us with information that, when combined with personally identifiable information, provides us with a better idea of who you are, including but not limited to your gender, birthday, marital status, and education level (collectively referred to as "Personal Information"). If you choose to access our website, use our services or purchase our products, we may require you to provide Personal Information as indicated on the forms throughout the site.
- ii. **Survey Information:** The People Insurance.Net may collect information from you when you voluntarily complete a The People Insurance.Net survey, order form, or a registration page either online by using the internet, offline by providing this information through the mail, in person or using a telephone. This information may be collected by surveys, order forms, or registration pages operated by third parties. This method of collection is collectively known as a "Survey." In such Surveys, The People Insurance.Net or a third party may ask you to provide personal identifiable information including your name, email address, street address, zip code, telephone numbers (including cell phone numbers and carriers), birth date, gender, salary range, education and marital status, occupation, social security number, employment information, personal and online interests, and such other information as may be requested from time to time. The People Insurance.Net may also collect such information concerning you from another source and uses that information in combination with information provided from our website. Completing the Surveys is completely voluntary.
- iii. **Third Party Information:** The People Insurance.Net may collect information from you when you provide information to a third party and The People Insurance.Net subsequently acquires the information from the third party. Such information may include, but is not limited to, your name, email address, street address, zip code, telephone numbers (including cell phone numbers and carriers), birth date, gender, salary range, education and marital status, occupation, industry of employment, personal and online interests, and such other information as the you may have provided to the third party. When acquiring this information, The People Insurance.Net seeks assurances from the third party that you agreed to provide and have such information acquired by The People Insurance.Net. If you did not give express permission, or you would like to remove your permission, you may suppress all of your information by sending notification to us at info The People Insurance.Net .
- iv. **Cookies, Web Beacons, and Other Info Collected Using Technology:** The People Insurance.Net currently uses cookie and web beacon technology to associate certain Internet-related information about you with information about you in its database. Additionally, The People Insurance.Net may use other new and evolving sources of information in the future.
 - a. **Cookies:** "Cookies" are a feature on your browser software. If enabled, we may write cookies that may store

small amounts of data on your computer about your visit to any of the pages of this website. Cookies assist us in tracking which of our features appeal the most to you and what content you may have viewed on past visits. When you visit this site again, cookies can enable us to customize our content according to your preferences. We may use cookies to: keep track of the number of return visits to this site; accumulate and report aggregate, statistical information on website usage; deliver specific content to you based on your interests or past viewing history; save your password for ease of access to our website. You can disable cookies, although our website may not function properly for you. Your browser preferences can be modified to accept or reject all cookies, or request a notification when a cookie is set.

- b. **Web Beacons:** A web beacon is a programming code that can be used to display an image on a web page, but can also be used to transfer your unique user identification to a database and associate you with previously acquired information about an individual in a database. This allows The People Insurance.Net to track certain websites you visit. Web beacons are used to track online behavioral habits for marketing purposes to determine products or services you may be interested in. In addition to using web beacons on web pages, The People Insurance.Net may also use web beacons in email messages sent to individuals listed in The People Insurance.Net database.
 - c. **IP Addresses:** The People Insurance.Net automatically tracks certain information based upon your behavior on the site. We may use this information to do internal research on our users' demographics, interests, and behavior to better understand, protect and serve you and our community. This information may include the URL that you just came from (whether this URL is on the site or not), which URL you next go to (whether this URL is on the site or not), your computer browser information, and your IP address. Your Internet Protocol ("IP") is a unique Internet "address" which is assigned to you by your Internet Service Provider ("ISP"). For local area network ("LAN"), DSL, or cable modem users, an IP address may be permanently assigned to a particular computer. IP addresses are automatically logged by web servers, collecting information about a user's traffic patterns. While the IP address does not identify an individual by name, it may, with the cooperation of the ISP, be used to locate and identify an individual using the web. Your IP address can, however, reveal what geographic area you are connecting from, or which ISP you are using. Finally, other websites you visit have IP addresses, and we may collect the IP addresses of those websites and their pages.
 - d. **Computer Profiles:** The People Insurance.Net may also collect and accumulate other anonymous data which will help us understand and analyze the Internet experience of our visitors. For instance, The People Insurance.Net may accumulate visitor data relating to referring domain names, the type of browsers used, operating system software, screen resolutions, color capabilities, browser plug-ins, language settings, cookie preferences, search engine keywords and JavaScript enablement. When you provide us with Personal Information, we are able to use such visitor data to identify you.
 - e. **Data Analysis:** Data analysis technology may be employed from time to time if used by a client of The People Insurance.Net. **New Technology:** The use of technology on the Internet, including cookies and web beacons, is rapidly developing. As a result, The People Insurance.Net strongly encourages individuals to revisit this policy for any updates regarding its use of new technology.
 - v. **No Information Collected from Children:** The People Insurance.Net will never knowingly collect any Personal Information about children under the age of 13. The People Insurance.Net obtains actual knowledge that it has collected Personal Information about a child under the age of 13, that information will be immediately deleted from its database. Because it does not collect such information, The People Insurance.Net has no such information to use or to disclose to third parties. The People Insurance.Net has designed this policy in order to comply with the Children's Online Privacy Protection Act ("COPPA").
2. **Use of Personal Information.**
- i. **General Use.** The following paragraphs in this Section 2 describe how The People Insurance.Net currently uses Personal Information, but The People Insurance.Net may change or broaden its use at any time. As noted in this Privacy Policy, The People Insurance.Net may update this policy from time to time. The People Insurance.Net may use Personal Information to provide promotional offers to individuals by means of email advertising, telephone marketing, direct mail marketing, online banner advertising, and package stuffers, among other possible uses.

The People Insurance.Net uses your Personal Information for the following general purposes:

- a. **Customer Service:** The People Insurance.Net uses your Personal Information to improve its services to its customers.
- b. **Insurance Quotes.** The People Insurance.Net uses your Personal Information to provide you with insurance quotes. By submitting your Personal Information you are requesting an insurance quote, and you are

authorizing the recipients of your information (the agents) to use it in a manner deemed necessary to provide you with an accurate quote on your insurance. Furthermore, by submitting a form with your telephone number you are consenting for The People Insurance.Net and all authorized agents to contact you even if your name is on a Federal or State "Do Not Call List". In order to provide you with insurance quotes, you authorize The People Insurance.Net to provide your Personal Information to local and national insurance agents and to third party agent networks. Therefore, you authorize those insurance agents to contact you by phone and email, and expressly authorize those insurance agents to contact you by phone even if your name appears on the National Do Not Call Registry or any State "Do Not Call" registries.

- c. **Marketing:** As further described in this Section 2, The People Insurance.Net will use your Personal Information for any marketing and survey purpose on behalf of The People Insurance.Net and its affiliates and subsidiaries to send information to you about additional goods or services that may be of interest to you. In addition, The People Insurance.Net will disclose your Personal Information to third party agents and independent contractors to help us conduct our marketing and survey efforts and to share with other companies in connection with marketing efforts including but not limited to direct marketing. You may have no relationship with these other companies.
 - d. **Complying with Legal Process:** The People Insurance.Net will use or disclose your Personal Information in response to subpoenas, court orders, warrants, or legal process, or to otherwise establish or exercise our legal rights or defend against legal claims or in the event you violate or breach an agreement with The People Insurance.Net. The People Insurance.Net will use and disclose your Personal Information if we believe you will harm the property or rights of, The People Insurance.Net its owners, or those of The People Insurance.Net 's other customers. Finally, we will use or disclose your Personal Information if 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 The People Insurance.Net acceptable use policy, or as otherwise required by law when responding to subpoenas, court orders and other legal processes.
 - e. **Order Fulfillment:** The People Insurance.Net will transfer your Personal Information to third parties when necessary to provide a product or service that you order from such third party while using The People Insurance.Net 's websites or when responding to offers provided by The People Insurance.Net.
 - f. **Data Summary:** The People Insurance.Net may sell or transfer non-individualized information, such as summary or aggregated anonymous information about all persons or sub-groups of persons.
 - g. **Third Parties:** The People Insurance.Net may provide your Personal Information to third parties with whom they have a business relationship for the purposes of securing the services and products you have requested or provide you with additional marketing materials from which you may choose additional products or services.
 - h. **Contacting You** By using our website, you consent to The People Insurance.Net, or a third party affiliate with whom The People Insurance.Net shares information in accordance with this Privacy Policy, to contact you by phone or email for marketing purposes or regarding your account status and changes to subscriber agreements, privacy policy, or any other policies or agreements relevant to you.
- ii. **Email and Unsubscribe Policy.** The People Insurance.Net uses Personal Information to provide promotional offers by email to individuals. The People Insurance.Net may maintain separate email lists for different purposes. If email recipients wish to end their email subscription from a particular list, they need to follow the instructions at the end of each email message to unsubscribe from the particular list. This website also allows visitors to unsubscribe from this offer so that they will not receive future messages. After unsubscribing we will discontinue sending the particular messages as soon as technically feasible. The People Insurance.Net 's unsubscribe process impacts only the future delivery of electronic mailings disseminated by The People Insurance.Net on its own behalf. You may still receive electronic mailings sent on behalf of third parties and your Personal Information may still be shared with third parties for use in offline marketing and data appends, including email appends. You should also note that unsubscribing from The People Insurance.Net electronic mailings will not automatically unsubscribe the subscriber's information from any third party business associates and licensees of the data. Since third party associates and licensee partners maintain separate databases from The People Insurance.Net, and you will need to unsubscribe from each source individually, if desired. This allows you the freedom to pick and choose which subscriptions to maintain and which to discontinue.
 - iii. **Content of Email Messages.** In certain commercial email messages sent by The People Insurance.Net, an advertiser's name will appear in the "From:" line but hitting the "Reply" button will cause a reply email to be sent to The People Insurance.Net. The "Subject:" line of The People Insurance.Net 's email messages will usually contain a line provided from the advertiser to The People Insurance.Net.

- iv. **Solicited Email.** The People Insurance.Net may notify you by email of special promotions offered by the insurance agents and underwriters in our network and/or other service or product providers. By registering and using this website you are agreeing to receive email from The People Insurance.Net or from a third-parties with whom The People Insurance.Net shares information in accordance with this Privacy Policy, or to individuals who have agreed on a third party website to receive email from third parties. As such, The People Insurance.Net does not send unsolicited email messages. As a result, United States statutes requiring certain formatting for unsolicited email are not applicable to The People Insurance.Net 's email messages.
- v. **Targeted Advertising.** The People Insurance.Net uses Personal Information to target advertising to an individual. When an individual is using the Internet, The People Insurance.Net uses may use technology to associate an individual with that person's Personal Information, and The People Insurance.Net attempts to show advertising for products and services in which the person has expressed an interest in the Surveys, indicated an interest by means of its technology, and otherwise. The People Insurance.Net may, at its discretion, target advertising by using email, direct mail, telephones, cell phones, SMS, text messaging and other means of communication to provide promotional offers.
- vi. **Telemarketing.** By registering and using this website, you acknowledge that The People Insurance.Net uses Personal Information to advertise, directly or indirectly, to individuals using direct mail marketing or telemarketing using telephones and cell phones expressly and you authorize The People Insurance.Net and its business associates to contact you by phone even if your name appears on the National Do Not Call Registry or any State "Do Not Call" registries.
- vii. **Wireless Addresses.** If the e-mail address you provide to The People Insurance.Net is a wireless e-mail address, you agree to receive messages at such address from The People Insurance.Net or its business associates (unless and until you have elected not to receive such messages by following the instructions in the unsubscribe portion of this Privacy Policy). You understand that your wireless carrier's standard rates apply to these messages.
- viii. **Short Message Service.** The People Insurance.Net may make available a service through which you can receive messages on your wireless device via short message service ("SMS Service"). Data obtained from you in connection with this SMS service may include your name, address, cell phone number, your provider's name, and the date, time, and content of your messages. You represent that you are 18 years of age and the owner or authorized user of the wireless device on which messages will be received, and that you are authorized to approve the applicable charges. In addition to any fee of which you are notified, your provider's standard messaging rates apply to our confirmation and all subsequent SMS correspondence. All charges are billed by and payable to your mobile service provider. The People Insurance.Net will not be liable for any delays in the receipt of any SMS messages, as delivery is subject to effective transmission from your network operator. SMS message services are provided on an "AS IS" basis. The People Insurance.Net may also obtain the date, time and content of your messages in the course of your use of the SMS Service. We will use the information we obtain in connection with our SMS Service in accordance with this Privacy Policy. If fees are charged to your wireless account invoice, we may provide your carrier with your applicable information in connection therewith. Your wireless carrier and other service providers may also collect data about your wireless device usage, and their practices are governed by their own policies. You acknowledge and agree that the SMS Service is provided via wireless systems which use radios (and other means) to transmit communications over complex networks. We do not guarantee that your use of the SMS Service will be private or secure, and we are not liable to you for any lack of privacy or security you may experience. You are fully responsible for taking precautions and providing security measures best suited for your situation and intended use of the SMS Service. We may also access the content of your account and wireless account with your carrier for the purpose of identifying and resolving technical problems and service-related complaints. The People Insurance.Net may use Personal Information to provide the services you've requested, including services that display customized content and advertising. The People Insurance.Net may also use Personal Information for auditing, research and analysis to operate and improve our technologies and services. The People Insurance.Net may share aggregated and non Personal Information with third parties business associates. When The People Insurance.Net uses business associates to assist The People Insurance.Net in processing your Personal Information, The People Insurance.Net requires that they comply with our Privacy Policy and any other appropriate confidentiality and security measures. The People Insurance.Net may also share information with third parties, including but not limited to, when complying with legal process, preventing fraud or imminent harm, and ensuring the security of our network and services. You may remove your information from The People Insurance.Net 's database. If you remove your information from The People Insurance.Net database it will no longer be used by The People Insurance.Net for secondary purposes, disclosed to third parties, or used by The People Insurance.Net or third parties to send promotional correspondence to you. You may remove your information by sending your request in writing via email to info@ The People Insurance.Net.

- ix. **Profiles of Individuals.** The People Insurance.Net uses Personal Information to make a profile of an individual. A profile can be created by combining Survey information and third party information with other sources of Personal Information such as information obtained from public databases.
 - x. **Security.** The People Insurance.Net stores Personal Information in a database on its computers. Our computers have security measures (such as a firewall) in place to protect against the loss, misuse, and alteration of the information under The People Insurance.Net's control. Data transmitted through The People Insurance.Net website, including Personal Information you submit, is protected using 1024-bit encrypted Secure Socket Layer (SSL) technology to make your connection to our server completely confidential. SSL technology ensures that only you, The People Insurance.Net and our third party affiliates as permitted under this Privacy Policy can access the information you submit. The data you provide is immediately translated into code, and can only be decoded by The People Insurance.Net. SSL confirms the identity of the originating computer terminal and the recipient terminal, preventing unauthorized interception. Notwithstanding such measures, The People Insurance.Net cannot guarantee that its security measures will prevent its computers from being illegally accessed, and your Personal Information from being stolen or altered.
3. **Affiliations/Merger/Sale:** The People Insurance.Net further reserves the right to disclose, transfer or sell your Personal Information to companies who are affiliated with HometownQuotes.com in The People Insurance.Net sole discretion. If The People Insurance.Net changes ownership through an acquisition, merger, sale or other change of business status, it reserves the right to transfer or assign the right to use your Personal Information collected from The People Insurance.Net websites.
4. **Fraud Prevention:** If false or inaccurate information is provided, including in relation to a person's identity and fraud is identified, details about this information, including customer Personal Information, will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organizations may also access and use this information to prevent fraud and money laundering, for example when: checking details on applications for credit and credit related and other facilities; managing credit and credit related accounts or other facilities; recovering debt; checking details on proposals and claims for all types of insurance; and checking details of job applicants and employees. For further details of the relevant fraud prevention agencies please contact us as described in this Privacy Policy.

