

Our privacy policy.

Important information for your use of our website.

Overview

The Insurance Guide (“Agency”, “we,” “us,” or “our”), considers your privacy important to you and to us. This Privacy Policy describes the policies and online and offline practices of Agency (including our affiliated companies) regarding how we collect, use, share and store information about individuals, including through our website gotig.net (the “Website”).

This Privacy Policy describes:

- The types of information that we collect
- How we use the information we collect
- How we may share the information with third parties
- The security of the information

PLEASE REVIEW THIS PRIVACY POLICY CAREFULLY. When you provide information to us, including through the Website or email or electronically, you consent to the collection and processing of your information as described in this Privacy Policy. By providing us with information in any manner or by using the Website, you accept the terms of this Privacy Policy and, if you are using our Website, also our Terms of Use and you consent to our collection, use, disclosure, transfer, retention and removal of your information as described in this Privacy Policy. The Insurance Guide reserves the right to change this Privacy Policy at any time by posting revisions on the Website.

CONSUMER PRIVACY NOTICE FOR FINANCIAL SERVICES

If you are an individual to whom we provide insurance services or employee benefits or bonds, we provide special information on our use of the information that we collect, use and share in the section at the end of this Privacy Policy labeled “**Consumer Privacy Notice For Financial Services.**” These products and services are available only in the United States.

YOU CONSENT TO RECEIVING ANNUAL NOTICES OF OUR CONSUMER PRIVACY NOTICE VIA THE WEBSITE, IF APPLICABLE. THE CONSUMER PRIVACY NOTICE IS AVAILABLE AT THE END OF THIS PRIVACY POLICY.

IF YOU DO NOT AGREE WITH ANY PART OF THIS PRIVACY POLICY, THEN PLEASE DO NOT PROVIDE ANY INFORMATION TO US.

We may change or modify this Privacy Policy from time to time. If we make any changes to this Privacy Policy, we will post the effective date of the update on this Privacy Policy or may notify you by email or as otherwise required by applicable laws, rules or regulations. Therefore, we ask you to check this Privacy Policy occasionally to be sure that you are aware of these changes. If we make any material changes as to how we use or share your information, we will also provide clear notice on our website and will obtain your consent, if required.

Information We Collect

What We Collect Online

We collect certain “Personal Information” (as defined below) when you provide it to us while using the Website or other online resources, including social media resources. For example, you may provide us with certain Personal Information or other information when you request information about our services, or request someone to contact you by mail, phone, text message or email; or provide information on our social media accounts. For each visitor to our Website, our web server automatically collects certain information about your device, including information about your web browser, your IP address, the operating system you are using, your time zone, the date and time the user visited the Website, some of the cookies on your device, referring URLs (what website you came from) or what search terms referred you to the Site, Internet service provider, and information on the pages or products that you access or view or how you interact with the Site (“Device Information”). Most Device Information is collected via cookies or other analysis technologies such as log files, and is discussed in greater detail below under “Cookies and Interest-Based Advertising.”

What We Collect Offline

We collect information about your company and covered individuals, or about you individually, including Personal Information, when you interact with us outside of our Website, such as in person, over the phone or by mail, text message or email. For example, we may obtain Personal Information about you or other individuals when you provide it to us by filling out forms to request insurance, benefits or bonds, when we help you to fill out online applications or if needed to confirm your identity. We may also obtain Personal Information about you or covered individuals from third parties, including information from insurance companies that provide insurance through us. In addition, data we receive from third-party providers helps us verify information you have given us or to add demographic or other information to help us better understand your potential needs for additional products or services. We may combine information that we receive from our Website with information we receive from other sources or offline. If you give us information about other persons we will use it for the purpose you provide it but you are responsible for obtaining any required permission to do this.

Personal Information

“Personal Information” is defined as information related to your transactions with us such as (a) contact information (such as name, address, billing address, email address and telephone number), (b) demographic information (such as age, date of birth, gender and marital status and family information) and (c) credit card, bank account or debit card numbers and other payment information, driver’s license numbers, part or all of a social security number, passport numbers, payment or credit histories, insurance policy numbers, personal health information and geolocation information; and also may include some Device Information. Personal Information also may be referred to as “nonpublic personal information”.

How We May Use Information

We may use the information we collect (including Personal Information and Device

Information) individually or combine it with other information to generate aggregate statistical information. When we aggregate information it does not identify an individual personally. The primary uses of the information include:

- To provide products or services you have requested or to notify you about different products or services;
- To operate, improve and personalize the services we offer, and to provide a more consistent and personalized experience when interacting with us online and offline, such as through the Website;
- For customer service, security, to detect fraud or illegal activities, and/or for archival and backup purposes in connection with the provision of the Website and providing our services, and to comply with applicable laws, rules and regulations;
- To send or have third parties send communications about products and services you have engaged us to obtain, or to send certain advertisements or marketing information (unless you have opted out of receiving certain types of communications);
- To communicate with you, or respond to your inquiries, including through email, telephone and text messaging (as you have consented to);
- To perform various types of communications, advertising campaigns, and/or promotional activities;
- To show online advertisements that are more relevant to our customers' interests;
- To cooperate with law enforcement or other regulatory agency activities;
- To enforce our Privacy Policy, Terms of Use, or other applicable policies; and
- To otherwise conduct our business as may be required.

How We May Share Information

We may share and disclose information including Personal Information as described at the time information is collected or as follows:

With Our Affiliates and Certain Non-Affiliated Companies

We may share information, including Personal Information, with our affiliated companies, and with insurance companies and other non-affiliated companies that provide services to our customers. We only share information in this way to offer services that may meet your interests and needs and to effect transactions, programs and services that you authorize or request. The companies outside our own affiliates are permitted to use this information, including Personal Information, only to provide their services to you and are not permitted to share Personal Information or to use it for any other purpose without our or your specific consent. We are not liable for the privacy policies or information security practices of such non-affiliated companies.

With Our Service Providers

We share information, including Personal Information and Device Information, with our service providers and contractors so that they can perform the functions for which we engage them (such as Website hosting and data analyses, providing information systems for storing or processing our business data, with respect to our provision of services, sending communications and processing credit card payments). We may also share

information as needed to operate the Website and our information systems and other aspects of our business.

For Legal Purposes

We also may share and retain information that we collect to enforce our rights, protect our property or protect the rights, property or safety of others, or as needed to support external auditing, compliance and corporate governance functions. We will disclose information, including Personal Information, as we deem necessary to respond to a subpoena, governmental request, court order, search warrant or other legal or regulatory process or to comply with applicable laws and regulations, reporting and other legal requirements or when necessary to protect our customers and others.

Corporate Changes

We may transfer information, including Personal Information, in connection with our, or our affiliates' participation in (in each case whether in whole or in part) a merger, sale, acquisition or other change of ownership or control by or of us or any affiliated company.

Security of Your Information

We utilize industry standard internal security practices to safeguard the information we have collected from you and to protect the privacy and confidentiality of Personal Information and transactions with us, and to comply with applicable federal and state laws, rules and regulations. We use administrative, technical and physical safeguards designed to restrict access to Personal Information and account information to our employees, agents, independent contractors and service providers who have a legitimate business need for such information with respect to our services. However, the security of information transmitted through the Internet or via e-mail or other means, can never be guaranteed. We are not responsible for any interception or interruption of any communications by you through the Internet or for changes to or losses of data. Users of the Website are responsible for maintaining the security of any password, user ID or other form of authentication involved in obtaining access to password protected or secure areas of the Website. You should recognize that your use of the Internet and the Website is solely at your own risk. If any breach of security is suspected we may suspend your use of any of the Website, or other systems, without notice, to protect you and your data while we investigate the issue. Access to and use of password-protected and/or secure areas of any of the Website or other systems that we control is restricted to authorized users only. Unauthorized access to such areas is prohibited.

Mobile Computing

We may provide websites and online resources that are specifically designed to be compatible with and used on mobile computing devices. Mobile versions of our Website do not provide access to an account.

Emails and Text Messages

You may receive emails or text messages from us or from a vendor. You can unsubscribe by clicking on the links available in the emails, or as may be stated in the text message, or by contacting us as provided in this Privacy Policy.

We try to strike a balance between the security of your Personal Information and account information and your convenience. We note that we may send you an e-mail or a text

message in unencrypted form (i.e. instantly readable) because many of our customers are unable to access encrypted (i.e. coded) e-mails or texts. This means that such message, if misrouted or intercepted, could be read more easily than encrypted messages. For this reason, please do not include confidential information or non-public personal information such as credit card numbers or insurance account numbers or passwords, in any unencrypted e-mail or text you send to us.

Social Media

We may also enable you to post content to social networking sites (e.g. Facebook). If you choose to do this you acknowledge that you are responsible for your use of a social networking site. We are not responsible for the availability or accuracy of such social networking sites or your use of such sites. You also should not include any confidential information or certain Personal Information in any post you make to a public area of a third party social network page, especially since any such posting immediately becomes public.

Linking From Our Website to other Websites

For your convenience, we may provide links on our Website to third party websites. We may also link to third party websites of our business partners so that they can provide you with the products or services that you request.. For example, when you purchase insurance, we may direct you to the system of the insurance provider which is hosted by them on their own website. Please remember that this Privacy Policy is not applicable to such third party websites and that we are not responsible for the privacy practices of third parties. Your browsing, use of your email address, providing information, and interaction on any other website, including sites which have a link on this Website, are subject to the terms, conditions, and privacy policies of that website. Please read over those terms, conditions and policies before proceeding.

Children

We do not knowingly collect directly or maintain Personal Information from any person under the age of thirteen. No parts of our Services are directed to or designed to attract anyone under the age of thirteen.

Our Use of Cookies and Interest-Based Advertising

We use “cookies” or “web beacons” (also called “clear GIFs” or “pixel tags”) or “log files” to obtain certain types of information when your web browser accesses our Website.

What are cookies? Cookies are data files that a website transfers to your computer or device for record keeping and other purposes. Cookies make navigating the Web easier for you by saving your registration, passwords and preferences while you’re at the Website. By using cookies, we can serve you better since they help us understand what information interests you.

The use of cookies is an industry standard; most major websites use them. Cookies come in two types that might be used on our Website: a persistent cookie and a session cookie. A persistent cookie gets entered by your Web browser in the “cookies” folder on your computer and remains in this folder after you close your browser. Persistent cookies may be used by your browser on subsequent visits to the site. A session cookie is held

temporarily in your computer's memory and disappears after you close your browser or shut off your computer. "Log files" track actions occurring on the Website and collect data including your IP address, browser type, Internet service provider, referring/exit pages and date/time stamps.

We may work with third parties, including advertising companies and website analysis firms, who also use cookies and web beacons and log files to collect non-personally identifiable information when you visit our Website and third party sites. This non-personally identifiable information is typically used by these third party companies to serve you with information tailored to meet your interests and needs while on third party sites.

We also use clear gif tracking images on some of our pages and in our HTML e-mails that we send you to determine open rates.

We use web analytics tools, including Google Analytics, to help analyze how users use the Website. You can read more about how Google uses your Personal Information at <https://policies.google.com>. The web analytics tools use cookies to collect standard Internet log information and visitor behavior information in an anonymous form. The information generated by the cookie about your use of the Website (including IP address) is transmitted to our web analytics service providers. This information is then used to evaluate visitors' use of the Website and to compile statistical reports on Website activity for us.

We do not use cookies to store any of your Personal Information or financial information on your computer. Also, we do not use cookies to retrieve information from your computer that was not originally provided by you or provided by your browser in a visit to our Website. Once you visit or click on a link to third party websites, their sites may use cookies. We do not control what information those websites collect or their use of cookies, and they are not subject to our Privacy Policy, including the use of cookies.

What to do if you do not want cookies used:

If you do not want cookies used in connection with your visit to our Website, or if you wish to limit their use, you can generally adjust your browser settings on your computer. Most Internet browsers allow you to set your own preferences for use of cookies. To learn more about cookies and interest-based advertising, or to opt out of cookies, visit the opt-out services of the National Advertising Initiative here: <http://www.networkadvertising.org/choices>, or visit www.aboutads.info, and follow the simple opt-out process. If you decline cookies, you may have difficulty navigating our Website, which could adversely impact your online experience. A couple of important notes about this opt-out tool: (1) it includes all the advertising networks that we may work with, and many advertising networks that we do not work with, and (2) it may rely on cookies (called "Opt-out Cookies") to ensure that a given advertising network does not collect information about you. An explanation of how Opt-out Cookies work can be found on www.aboutads.info. If you use different equipment, change web browsers or delete these Opt-out Cookies from your computer, you will need to perform the opt-out task again. Visitors desiring to prevent data from being collected by Google Analytics may use

the opt-out browser add-on <https://tools.google.com/dlpage/gaoptout/> developed by Google for this purpose.

Do Not Track Features:

Certain browsers may offer you the option of providing notice to websites that you do not wish for your online activities to be tracked for interest based advertising purposes (“DNT Notice”). Some browsers are, by default, set to provide a DNT Notice, whether or not that reflects your preference. Providing DNT Notice is often touted as a means to ensure that cookies, web beacons and similar technology are not used for interest based advertising purposes – that is, to restrict the collection of non-personally identifiable information about your online activities for advertising purposes. Unfortunately, given how interest based advertising works, DNT Notices may not effectively accomplish this goal. For this and a variety of other reasons, we do not recognize or take any action in response to browser-based DNT Notices. Rather, if you do not wish to participate in interest-based advertising, you should follow the opt-out process described above in the “What to do if you do not want cookies used” section of the Privacy Policy.

Contact Us

If you want to opt out of receiving marketing or promotional emails, text messages, mailings, or telephone calls, or want to ask us to delete certain information, please follow the directions in the communications or contact us at the phone number or through the email address set forth below.

If you have any questions or comments about this Privacy Policy, or have questions, need additional assistance or want to make a complaint please contact us via mail, e-mail or phone at:

The Insurance Guide
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W2714
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Email: info@gotig.net

CONSUMER PRIVACY NOTICE FOR FINANCIAL SERVICES

The Insurance Guide

The Insurance Guide (dba Markas Sergalis) (collectively for purposes of this Consumer Privacy Notice, “The Insurance Guide”) may provide you with insurance products and services, including personal insurance, business insurance, employee benefits and bonds. In connection with providing those insurance products and services, The Insurance Guide may obtain from you or others personally identifiable information that is not publicly available (“nonpublic personal information”). This Consumer Privacy Notice applies to the collection, use and security of your nonpublic personal information by The Insurance Guide.

What Information We Collect

Nonpublic personal information we may collect includes information we receive from you on applications or other forms, through conversations or by telephone, information about your transactions with us, information provided by third party insurance agencies, current and prior insurers, government agencies, credit reporting agencies information and information from your visits to our websites. For example, your nonpublic personal information includes your name, address, date of birth, personal demographics (gender, marital status), social security number, details of insurance coverage, claims and payment history, credit history and credit scores, and transactions history with us and our affiliates (individually or collectively your "NPI").

What Information We Disclose

The limited circumstances under which we may disclose a customer's NPI include: to the extent necessary to service or process an application or other services related to insurance or benefits or bonds that you requested, authorized or are entitled to receive; to maintain your insurance, benefits or bonds; with your consent or at your direction; to respond to a subpoena, court order or legal investigation; to comply with federal, state or local laws or regulations; and to protect against fraud. For example, in connection with issuing an insurance policy, we may disclose NPI to potential insurance companies and consumer reporting agencies. We may also disclose NPI to companies that perform services for us and with whom we have a non-disclosure agreement. For instance, we have service providers with whom we contract to process applications and renewals, administer the policy, and perform customer surveys and research. Information we obtain from a report prepared by an insurance-support organization may be retained and disclosed by that organization. We may also share NPI in the course of referring you to one of our other affiliates or to non-affiliates that market insurance or other financial products that may be of interest to you.

Our Security Procedures

We use administrative, technical, electronic and physical safeguards designed to safeguard your NPI and protected our information systems, comply with applicable federal and state laws and regulations, and to restrict access to all of your NPI to those The Insurance Guide or our affiliated companies' employees or agents who need to know that information in order to serve you or permitted service providers.

Opt Out

Federal law gives individuals the right to limit sharing of NPI about their creditworthiness with our affiliates and to limit sharing of their NPI with our affiliates and non-affiliates for marketing purposes. If you choose to limit marketing with our affiliates, your choice will apply for at least five years from when you tell us your choice, and you do not need to act again until we send you a renewal notice. You may contact us using the methods listed below to "opt out" of these types of sharing. Please note this ability to opt out only applies to certain types of sharing by The Insurance Guide and its affiliates that provide financial products and services and not to any other services or products offered by us or such affiliates.

- Call 872-666-1324 and talk to one of our representatives