

Privacy Policy for LegacyNest

Last Updated: September 18, 2025

LegacyNest ("we," "us," or "our") is an insurance agency dedicated to helping you find the right insurance products through our partnerships with various insurance providers. We are committed to protecting the privacy and security of your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website, engage our services, or interact with us in connection with insurance products. Please read this policy carefully to understand our practices regarding your personal information.

1. Information We Collect

We collect information that identifies, relates to, describes, or is capable of being associated with you ("Personal Information"). The types of information we may collect include:

a. Information You Provide

- **Personal Details:** Name, address, email address, phone number, date of birth, Social Security Number, or other government-issued identification numbers provided to facilitate insurance applications or inquiries.
- **Financial Information:** Bank account details, payment information, or other financial data required to process payments or assist with insurance applications.
- **Health Information:** Medical history or other sensitive information you provide to help us match you with appropriate insurance products or process applications.
- **Insurance Preferences:** Details about your insurance needs, preferences, or existing policies.
- **Contact Information:** Information provided when you contact us, such as inquiries or customer service requests, including via phone or web forms.

b. Information Collected Automatically

- **Usage Data:** Information about your interactions with our website, including IP address, browser type, pages visited, and time spent on the site.
- **Cookies and Tracking Technologies:** We use cookies, web beacons, and similar technologies to enhance your experience, analyze usage, and improve our services.

c. Information from Third Parties

- **Third-Party Sources:** Information from insurance carriers, medical providers, or other third parties (e.g., credit reports, medical records) to assist in evaluating insurance options or processing applications.

d. Consent for Information Collection

When you provide Personal Information through our website forms, a link to this Privacy Policy will be included on the form to inform you of our data practices. If we collect information via phone, we will obtain your verbal consent before collecting sensitive information, such as health or financial data, and maintain records of such consent in accordance with applicable laws.

2. How We Use Your Information

We use your Personal Information for the following purposes:

- To assist you in finding and applying for insurance products from our partner insurers.
- To process payments, applications, or customer service requests.
- To communicate with you about insurance options, policy updates, or promotions, including via email, phone, or SMS/MMS.
- To improve our website, services, and customer experience.
- To comply with legal and regulatory obligations, including state insurance regulations.
- To detect and prevent fraud or unauthorized activities.
- To personalize your experience on our website or through our services.

3. How We Share Your Information

As an insurance agency, we may share your Personal Information with third parties to provide our services. These circumstances include:

- **Insurance Carriers:** With insurance companies to evaluate eligibility, obtain quotes, or process applications for insurance products. Note that these carriers have their own privacy policies, which may govern their use of your information.
- **Service Providers:** With third-party vendors, such as payment processors or IT providers, who assist us in operating our business, provided they agree to protect your information.
- **Legal Requirements:** When required by law, regulation, or legal process (e.g., subpoenas, government audits).
- **Business Transfers:** In connection with a merger, acquisition, or sale of assets, your information may be transferred to the new entity.
- **With Consent:** When you have provided consent for us to share your information, including verbal consent obtained during phone interactions.

We do not sell your Personal Information to third parties for marketing purposes.

4. Your Choices and Rights

You have certain rights regarding your Personal Information, subject to applicable laws:

- **Access:** Request access to the Personal Information we hold about you.
- **Correction:** Request corrections to inaccurate or incomplete information.
- **Deletion:** Request deletion of your Personal Information, subject to legal or contractual obligations.
- **Opt-Out of Marketing Communications:** You may opt out of marketing communications, including emails and SMS/MMS messages, by following the unsubscribe instructions in our emails or texting "STOP" to any SMS/MMS message you receive. You may also contact us directly using the information in the "Contact Us" section below. Note that opting out of marketing communications does not affect transactional or service-related communications (e.g., policy updates or application status).
- **Do Not Call:** If you wish to stop receiving marketing calls, you may request to be added to our internal Do Not Call list by contacting us. We comply with federal and state Do Not Call regulations.
- **Cookies:** Adjust your browser settings to refuse cookies, though this may affect website functionality.

To exercise these rights, please contact us using the information in the "Contact Us" section below. We may require verification of your identity before fulfilling such requests.

SMS/MMS Messaging

If you provide your phone number and consent to receive SMS/MMS messages, we may send you marketing or informational messages related to our services. Message and data rates may apply, and message frequency may vary depending on your interactions with us. You can opt out of SMS/MMS messages at any time by texting "STOP" to the number from which you received the message or by contacting us directly.

California Residents (CCPA)

If you are a California resident, you may have additional rights under the California Consumer Privacy Act (CCPA), including the right to know what Personal Information we collect, use, or disclose about you, and the right to request deletion of your information. To make such a request, contact us as described below.

5. Data Security and Breach Notification

We implement reasonable physical, technical, and administrative measures to protect your Personal Information from unauthorized access, use, or disclosure. In the event of a data breach that compromises your Personal Information, we will notify you and any applicable

regulatory authorities as required by law, within the timeframes mandated by applicable regulations.

6. Data Retention

We retain your Personal Information only as long as necessary to fulfill the purposes outlined in this Privacy Policy, comply with legal obligations, resolve disputes, or enforce agreements. When your information is no longer needed, we will securely delete or anonymize it.

7. Third-Party Links and Insurance Carrier Policies

Our website may contain links to third-party websites or services, such as those of our partner insurance carriers. We are not responsible for the privacy practices or content of these third parties. Each insurance carrier we work with has its own privacy policy, which governs how they handle your Personal Information once it is shared with them. We encourage you to review their privacy policies before providing any Personal Information.

8. Children's Privacy

Our services are not directed to individuals under the age of 18, and we do not knowingly collect Personal Information from children. If we learn that we have collected Personal Information from a child under 18, we will take steps to delete it promptly.

9. International Data Transfers

LegacyNest is based in the United States. If you access our services from outside the U.S., your information may be transferred to and processed in the U.S., where data protection laws may differ from those in your country. By using our services, you consent to such transfers.

10. Compliance with State Insurance Regulations

We operate in compliance with applicable state insurance regulations, which may impose additional requirements on how we collect, use, and share your Personal Information. If you have questions about our compliance with these regulations, please contact us or your state's insurance regulator.

11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. We will notify you of material changes by posting the updated policy on our website with a revised "Last Updated" date. Please review this policy periodically.

12. Contact Us

If you have questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us at:

LegacyNest

Email: heri@legacynestinsurance.com

Phone: (786) 752-1418

For complaints or inquiries, you may also contact your state's insurance regulator or data protection authority.

