

AKWAABA INSURANCE GROUP, LLC

ONLINE PRIVACY POLICY

This Privacy Policy ("Policy") applies to AKWAABA INSURANCE, LLC ("Company") and website <https://akwaabainsurancegroup.com>. It governs the Company's data collection and usage practices. Unless otherwise noted, all references to the Company in this Privacy Policy include the website <https://akwaabainsurancegroup.com>. The Company's website is an insurance e-commerce, news, and information platform. By using the Company's website, you consent to the data practices described in this Policy.

Collection of Personal Information

To provide you with suitable insurance products and services, the company may collect personally identifiable information, including your:

- Full Name
- Mailing address
- Email address
- Phone number
- Employment Information
- Other useful personal information

When you purchase the Company's products or services, we may collect your billing and credit card information in order to complete the transaction.

The Company may also collect anonymous demographic information, which is not unique to you such as your:

- Age
- Gender
- Race
- Religion
- Household information
- Other useful personal information

Please be informed that directly disclosing personally identifiable information or personally sensitive data through the Company's public message boards may be collected, used and shared with other partners and or third parties.

We do not collect any of your personal information unless you voluntarily provide it to us. However, you may be required to share certain personal details when using our products or services, such as:

- Registering for an account
- Entering a sweepstakes or contest we or a partner are running
- Signing up for special offers from third parties
- Sending us an email
- Submitting payment information to order and purchase our products and services

We will use your information to communicate with you about the services and products you have requested from us. We may also gather additional personal or non-personal information in the future.

Use of Personal Information

The Company collects and uses your personal information in the following ways:

- to provide and deliver the services you have requested
- to send you information, products, or services that you have asked for
- to update you about your account
- to fulfill the Company's obligations and enforce our rights under any contract between you and us, including for billing purposes
- to notify you about changes to our website (<https://akwaabainsurancegroup.com>) or any of our products or services in any other way we may describe when you provide the information
- for any other purpose with your consent

The Company may use your personal information to notify you about other products or services offered by the Company and its affiliates

Sharing Information with Third Parties

The Company does not sell, rent, or lease its customer lists to third parties. However, the Company may occasionally contact you on behalf of external business partners about offerings that may interest you. In such cases, your personally identifiable information (email, name, address, phone number) will be shared with the third party.

The Company may also share data with trusted partners to perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. These third parties are prohibited from using your personal information for any purpose other than providing these services to the Company, and they are required to maintain the confidentiality of your information.

The Company may disclose your personal information without notice if required by law or if the Company believes such action is necessary to: (a) comply with legal processes; (b) protect the rights or property of the Company; or (c) protect the personal safety of the Company's users or the public under exigent circumstances.

Opt-Out of Disclosure of Personal Information to Third Parties

In connection with any personal information the company may disclose to a third party for a business purpose, you have the right to know:

- the categories of personal information that's disclosed about you for a business purpose.

Pursuant to the California Consumer Privacy Act of 2018 (CCPA) and other applicable privacy laws, you have the right to opt out of the disclosure of your personal information. If you choose to exercise this right, we will refrain from disclosing your personal information unless you later provide express authorization. To opt out, please visit <https://akwaabainsurancegroup.com>.

Tracking User Behavior

To determine which of the Company's services are most popular, the Company may track the websites and pages visited by its users. This data is then used to deliver customized content and advertising to customers whose browsing behavior suggests interest in specific subject areas.

Automatically Collected Information

The Company may automatically collect information about its users computer, including IP address, browser type, domain names, access times, and referring website addresses. This data is used to operate the services, maintain their quality, and provide general usage statistics for the company's website.

Use of Websites Cookies

The Company's website may use "cookies" to help personalize users' online experiences. Cookies are small text files that a website's server places on a user's computer hard drive. They cannot be used to run programs or deliver viruses, and are uniquely assigned to each user, only readable by the web server that issued the cookie.

The primary purpose of cookies is to provide a convenient way for websites to recognize returning users and recall their preferences and information. For example, if a user personalizes the Company's pages or registers on the site, a cookie will allow the Company to retrieve that user's specific information on subsequent visits, simplifying processes like recording billing and shipping addresses.

Users have the ability to accept or decline cookies. While most web servers automatically accept cookies, users can typically modify their browser settings to block them. However, declining cookies may prevent users from fully experiencing the interactive features of the Company's services or websites.

Links

The Akwaaba Insurance Group websites contain links to external sites. However, the company is not responsible for the content or privacy practices of any other websites. We encourage our users to be cautious when leaving our site and to review the privacy policies of any websites that collect their personal information.

Security of Personal Information

The Company secures users personal information from unauthorized access, use, or disclosure. The Company uses the following methods for that purpose:

- SSL Protocol

To protect personal information (e.g., credit card numbers) transmitted to our website, we utilize encryption protocols like Secure Socket Layer (SSL). We strive to implement appropriate security measures to safeguard users' personal information against unauthorized access or alteration. However, no data transmission over the internet or wireless networks can be guaranteed 100% accurate. While we make every effort to protect users' personal information, users acknowledge that: (a) the internet has inherent security and privacy limitations beyond our control, and (b) the security, integrity, and privacy of all information and data exchanged between users and our site cannot be fully guaranteed.

Right to Delete Personal Information

Upon receiving a verified request from you, and subject to the exceptions outlined below, we will:

- Delete your personal information from our own records.
- Instruct any service providers to also delete your personal information from their records.

We may not be able to comply with your request to delete your personal information if doing so is necessary to:

- Complete the transaction for which the personal information was collected or to fulfill the terms of a written contract.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or identify and repair errors that impair existing intended functionality.
- Exercise the right of free speech, including that of another consumer.
- Comply with the California Electronic Communications Privacy Act.
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest.
- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us.
- Comply with a legal obligation.
- Use your personal information only in a manner that complies with all applicable privacy laws.

Children Online Privacy Protection

The Company strictly adheres to the principles of the Children's Online Privacy Protection Act (COPPA), the GDPR, and any other applicable local laws regarding the collection of children's personal data. All accounts or subscriptions created for users known to be under 13 years of age will require parental notification and/or consent.

The Company collects personally identifiable information from children under 13. We provide clear information about our data privacy practices for children on our homepage and wherever we knowingly collect personal data from minors on our websites. Users under 13 must obtain parental or guardian permission to use our websites.

Parents with questions about our data collection practices for children can contact us using the information provided at the end of this Policy. If the Company discovers that we have collected a child's personal data without proper parental consent, we will delete the information as soon as possible, unless we have a legal obligation to retain it. We collect this data solely for the purpose of providing our insurance services. California residents under 16 may have additional rights regarding the collection and sale of their personal information.

Discontinue Personal Information From Third Party Websites

Users will be able to connect their account to third-party accounts. BY CONNECTING YOUR PERSONAL ACCOUNT TO A THIRD-PARTY ACCOUNT, YOU ARE CONSENTING TO THE ONGOING SHARING OF YOUR USER INFORMATION WITH OTHERS, IN ACCORDANCE WITH THE PRIVACY SETTINGS ON THOSE THIRD-PARTY WEBSITES. IF YOU DO NOT WANT YOUR PERSONAL INFORMATION SHARED IN THIS WAY, PLEASE REFRAIN FROM USING THIS FEATURE. YOU CAN DISCONNECT YOUR ACCOUNT FROM ANY THIRD-PARTY ACCOUNT AT ANY TIME.

AKWAABA INSURANCE GROUP, LLC.

Opting Out and Unsubscribing from Third Parties Communications

We respect your privacy and give you an opportunity to opt out of receiving announcements of certain information. Users may opt out of receiving any or all communications from third-party partner of the Company by contacting u here:

- Web page: <https://akwaabainsurancegroup.com>
- Email: info@akwaabainsurancgroup.com

- Phone: (520) 800 3977

Email Communications

The Company may periodically send emails to users containing announcements, promotional offers, alerts, confirmations, surveys, and other general communications. To opt out of receiving marketing or promotional emails from the Company, click the unsubscribe button.

Changes to This Privacy Policy Statement

The Company reserves the right to modify this Policy from time to time, such as when there are changes to our services, data protection practices, or applicable laws. When significant changes are made, we will notify users by email to the primary address on file, posting a prominent notice on our AKWAABA INSURANCE GROUP website, and/or updating the privacy information. Your continued use of the Company's websites and/or services after such notifications will constitute your acknowledgement of the updated Policy and agreement to abide by its terms.

Contact Information

The company welcomes any questions or comments you have about this policy. If you believe the company has not followed this policy, please contact us at:

Akwaaba Insurance Group, LLC
5202 E Rosewood St
Tucson Arizona, 85711

Email Address:

frankoak@akwaabainsurancegroup.com

Phone Number:

(520) 800 3977

Akwaaba Insurance Group, LLC Online Privacy Policy Effective Date:

October 10, 2023