

Privacy Policy

This Privacy Policy (“Policy”) applies to www.benefitshuddle.com, and Benefits Huddle LLC (“Company”), and governs data collection and usage. For the purposes of this Policy, unless otherwise noted, all references to the Company include www.benefitshuddle.com. The Company website is an e-commerce site. By using the Company website, you consent to the data practices described in this statement.

California Consumer Privacy Act and California Privacy Rights Act

If you are a California resident, you have the following rights under the California Consumer Privacy Act (“CCPA”) and California Privacy Rights Act (“CPRA”):

-) **Right to Know** – You may request details on what personal data we collect, use, and share.
-) **Right to Delete** – You can request deletion of personal data, subject to legal exceptions.
-) **Right to Correct** – You may request corrections to inaccurate personal information.
-) **Right to Opt-Out** – You can opt out of the sale or sharing of personal information for advertising.
-) **Right to Restrict Sensitive Data Use** – You may limit the use of sensitive personal information.
-) **Right Against Retaliation** – The Company will not discriminate against you for exercising your rights.

Collection of your Personal Information

In order to provide you with products and services offered, the Company may collect personally identifiable information, such as your:

-) First and last name
-) Mailing address
-) E-Mail address
-) Phone number
-) Date of birth

If you purchase the Company’s products and services, we collect billing and credit card information. This information is used to complete the purchase transaction.

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services. These may include: (a) registering for an account; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card information or other payment information when ordering and purchasing products or services. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future.

Use of your Personal Information

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

-) To operate and deliver the services you have requested
-) To provide you with information, products, or services that you request from us
-) To provide you with notices about your account
-) To carry out the Company's obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection
-) To notify you about changes to www.benefitshuddle.com
-) In any other way we may describe when you provide the information
-) For any other purpose with your consent

Sharing Information with Third Parties

The Company does not sell, rent, or lease its customer lists to third parties.

The Company may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide 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 to do so by law or in the good faith belief that such action is necessary to: (a) confirm to the edicts of the law or comply with legal process served on the Company or the site; (b) protect and defend the rights of property of the Company; and/or (c) act under exigent circumstances to protect the personal safety of users of the Company, or the public.

Automatically Collected Information

The Company may automatically collect information about your computer hardware and software. This information can include: your IP address, browser type, domain names, access times, and referring website addresses. This information is used for the operation of the service to maintain the quality of the service, and to provide general statistics regarding the use of the Company's website.

Use of Cookies

The Company's website may use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. For example, if you personalize the Company's pages, or register with the Company's site or services, a cookie

helps the Company to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same website, the information you previously provided can be retrieved, so you can easily use the Company's features that you customized.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser settings to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Company's services or websites you visit.

Links

This website contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Right to Deletion

Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:

-) Delete your personal information from our records; and
-) Direct any service providers to delete your personal information from their records

Under the CCPA and CPRA, you have the right to request that the Company, and any third parties with whom your personal information is sold or shared, delete any personal information that has been collected about you. To exercise your rights, contact us at paul@benefitshuddle.com.

Please note that we may not be able to comply with requests to delete your personal information if it is necessary to:

-) Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, and provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us;
-) Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
-) Debug to identify and repair errors that impair existing intended functionality;
-) Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law;
-) Comply with the California Electronic Communications Privacy Act;
-) Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent;
-) Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;

-) Comply with an existing legal obligation; or
-) Otherwise, use your personal information, internally, in a lawful manner that is compatible with the extent in which you provided the information.

Children Under Thirteen

The Company does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

SMS Communications

The Company respects your privacy. By opting into our SMS messaging service, you agree to the following terms regarding how we handle your data:

-) **Data Collection** - We will collect your name, e-mail address, and mobile phone number when you agree to receive SMS. The information will be collected verbally: in person or over the phone.
-) **Data Usage** - We will use your data to solely communicate via SMS to provide notifications related to our services.
-) **Data Security** - We protect your data with secure storage measures to prevent unauthorized access.
-) **Data Retention** - We retain your information as long as you are subscribed to our SMS service. You may request deletion at any time.
-) **Message and Data Rates May Apply** - Your mobile carrier may charge fees for sending or receiving text messages, especially if you do not have an unlimited texting or data plan. Messages are recurring, and message frequency varies.
-) **Opt-Out** - You can opt out of the SMS list at any time by texting, emailing, or replying STOP or CANCEL to paul@benefitshuddle.com or (866) 648-3353. After unsubscribing, you will receive a final SMS to confirm that you have unsubscribed, and we will remove your number from our list within 24 hours. You can send HELP for additional assistance, and you will receive a text including our phone number, email, and our website or social media link to contact us. We are here to help you.
-) **Non-Sharing Clause** - No mobile information will be shared or collected with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with third parties.

E-Mail Communications

From time to time, the Company may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication.

Changes to this Statement

The Company reserves the right to change this policy from time to time. For example, when there are changes in our services, changes in our data protection practices, or changes in the law. When changes to this Policy are significant, we will inform you. You may receive a notice by

sending an email to the primary email address specified in your account, by placing a prominent notice on www.benefitshuddle.com, and/or updating any privacy information. Your continued use of the website and/or services available after such modifications will constitute your: (a) acknowledgement of the modified Policy; and (b) agreement to abide and be bound by that Policy.

Contact Information

The Company welcomes your questions or comments regarding this Policy. If you believe that the Company has not adhered to this Statement, please contact the Company at:

Mailing Address:

Benefits Huddle
644 Shrewsbury Commons Avenue #372
Shrewsbury, PA 17361

E-Mail Address:

paul@benefitshuddle.com

Telephone Number

(866) 648-3353