

SureNest Insurance Services – Privacy Policy

Effective Date: August 1, 2025

SureNest Insurance Services (“SureNest,” “we,” “our,” or “us”) values and respects your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard personal information when individuals use our website located at www.SureNestInsuranceServices.com, any related mobile applications, and any products, features, tools, or services offered by us (collectively, the “Services”).

By accessing or using our Services, you agree to the collection and use of your information as described in this Privacy Policy. If you do not agree, you may discontinue use of our Services.

1. INFORMATION WE COLLECT

We collect personal information and other data from users in various ways, including directly from you, automatically through your device, and from third-party sources.

A. Information You Provide to Us

1. Registration Information

When you create an account, register for updates, request a quote, or otherwise engage with our Services, we may collect:

- Name
- Email address
- Mailing address
- Phone number
- Demographic details (age, gender, interests, income, marital status—if voluntarily provided)

2. Communications

If you contact us directly, including through customer support, live chat, emails, or form submissions, we may collect:

- Name and contact information
- Message content and attachments you send
- Information provided through questionnaires or forms

We may retain correspondence for training, fraud prevention, regulatory, and customer-service purposes.

3. Events

If you register for a SureNest-hosted event (virtual or in-person), we may collect:

- Name, address, title, company, phone number, email address
- Other information related to event participation or eligibility

4. User Content

We may permit users to submit or share reviews, comments, testimonials, or other user-generated content. Any such content may be public unless otherwise stated.

5. Payment Information

If you make a purchase or payment through our Services, we or our third-party payment processors may collect:

- Billing name
- Billing address
- Payment card details
- Transaction records

Payment information is processed securely by third-party PCI-compliant vendors; we do not store full payment card numbers.

B. Information Collected Automatically

When you access our Services, we may automatically collect certain data from your device, including:

- IP address
- Browser type and version
- Device identifiers
- Operating system
- Cookie and tracking technology data
- Log information (pages viewed, referring URLs, date/time stamps, clickstream data)

We use cookies, pixels, and similar tools for authentication, analytics, preventing fraud, saving preferences, and enhancing user experience.

C. Information From Third-Party Sources

We may receive personal or demographic information about you from:

- Insurance carriers and underwriting partners
- Marketing partners
- Data verification services
- Public databases

This may include coverage history, eligibility information, quote status, or other relevant insurance data.

2. HOW WE USE PERSONAL INFORMATION

We use collected information to:

- Provide, maintain, and improve our Services
 - Process quotes, applications, transactions, and service requests
 - Verify identity and prevent fraud
 - Respond to inquiries, provide customer support, and manage accounts
 - Communicate administrative messages, policy changes, or marketing information (subject to opt-out rights)
 - Customize website content and user experience
 - Comply with law, regulation, or contractual obligations
 - Protect the rights, property, and security of SureNest and our users
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3. HOW WE SHARE INFORMATION

We may share information in the following circumstances:

1. Service Providers & Contractors

With trusted vendors assisting in hosting, analytics, payments, marketing, email delivery, customer service, or compliance support.

2. Insurance Carriers & Underwriting Partners

If you request quotes or insurance products, we share necessary information with licensed carriers and administrators to process those requests.

3. Legal, Compliance, and Safety

We may disclose information if required to:

- Meet legal or regulatory obligations
- Respond to lawful requests by public authorities
- Protect against fraud, security threats, or misuse of our services
- Enforce contracts or defend legal claims

4. Business Transfers

If we engage in a merger, acquisition, restructuring, asset sale, financing, or similar transaction, personal information may be transferred as permitted by law.

5. User-Generated Content

If you submit public content (e.g., reviews), it may be visible to other users.

We do not sell personal information for monetary consideration.

4. COOKIES AND TRACKING TECHNOLOGIES

We may use cookies, beacons, pixels, and analytics tools to:

- Authenticate users
- Prevent fraud
- Analyze site traffic and usage patterns
- Customize user experience

Users may disable non-essential cookies through browser settings, though some features may not function properly.

5. DATA RETENTION

We retain personal information only as long as necessary to:

- Provide the Services
- Fulfill legal, accounting, audit, or reporting obligations
- Resolve disputes and enforce agreements

When data is no longer needed, it is securely deleted or anonymized.

6. SECURITY

We use administrative, physical, and technical safeguards designed to protect personal information against loss, theft, misuse, unauthorized access, or disclosure.

No security system is perfect, and we cannot guarantee absolute protection.

7. CHILDREN'S PRIVACY

Our Services are not intended for children under 13, and we do not knowingly collect information from minors without verifiable parental consent. If we discover data belonging to a child, we will delete it promptly.

8. THIRD-PARTY LINKS

Our Services may include links to third-party websites. We are not responsible for the privacy practices of those parties. Users should review their privacy policies before providing information.

9. CHOICES AND RIGHTS

- Marketing Communications: You may opt out of promotional emails by using the "unsubscribe" link or contacting us directly.
- Cookies: You may adjust cookie settings via browser controls.
- Account Information: You may request corrections, updates, or deletion of account data, subject to legal retention requirements.

For California residents, additional rights under the California Consumer Privacy Act (CCPA/CPRA) may apply, including:

- Right to know categories of data collected and shared
- Right to request deletion
- Right to receive information in portable form
- Non-discrimination for exercising privacy rights

Requests may be submitted to the contact information below. Verification of identity may be required.

10. INTERNATIONAL USERS (If Applicable)

If you access our site outside the United States, you understand that your data may be processed and stored in the U.S. where privacy laws may differ from your jurisdiction.

11. CHANGES TO THIS POLICY

We may update this Privacy Policy periodically. If we make material changes, we will post the updated policy with a new effective date. Continued use of our Services means acceptance of the updated terms.

12. CONTACT US

If you have questions or would like to make a privacy request, you may contact us:

SureNest Insurance Services

Attn: Privacy Officer

Email: ari@surenestinsuranceservices.com

Address: 3350 Scott Boulevard, Suite 54, Santa Clara, CA 95054

Phone: (925) 628-4446