

# Privacy Policy

## Broker Buddha Inc. Privacy Policy

Last Update: 4/7/2018

This Privacy Policy governs the use by Broker Buddha (“**BB**”) of information provided by an insurance broker (“**Broker**”) or end user consumers of Broker (“**End Users**”) on the BB platform (the “**Service**”) as further described in the [BB Terms of Service](#). “You” and “Your” and “User(s)” are used to collectively refer to Brokers and End Users in this Privacy Policy. “We,” “Us,” and “Our” refer to BB. (Broker will make its applicable privacy terms available to End Users on the broker’s website (“**Broker Site**”).

We urge You to read the Privacy Policy in its entirety so You will understand all of the practices and procedures We follow relating to Your online privacy. In this Privacy Policy, BB will inform You about the type of information that is collected about You on this Service, how it is collected, what it will be used for, and to whom it will be given. This policy will also tell You how to limit Our use of Your personal information. This Privacy Policy is incorporated into the BB Terms of Service and certain capitalized terms are defined in the Terms of Service.

We may need to update this Policy to keep pace with changes in the Service, Our business, and the law, however, we always maintain Our commitment to respect Your privacy. We will post any revisions to this Policy, along with their effective date, in an easy to find area of our web site, and We recommend that You periodically check back here to stay informed of any changes.

**IF YOU DO NOT AGREE WITH ANY OF THE FOLLOWING PRIVACY POLICY TERMS, DO NOT USE THE SERVICES.**

## What Kind of Information BB Collects

BB reserves the following rights regarding the information You submit:

| Type of Information   | How and Why We Use It  |
|---|--|
| <p>BROKER Account information – e-mail address, mailing address, phone number, and other basic company information.</p>   | <ul style="list-style-type: none"> <li>○ To create and support Your BB account</li> <li>○ To provide You with the requested products/services – this includes but is not limited to getting You insurance quotes, servicing/renewing Your policies, and helping You with insurance claims</li> <li>○ To personalize Your experience – Your information helps Us to better respond to Your individual needs</li> <li>○ To improve the BB platform – We continually strive to improve Our website offerings based on the information and feedback we receive from You.</li> <li>○ To improve customer service – Your information helps Us to more effectively respond to Your customer service requests and support needs.</li> <li>○ To send periodic emails – the email address You provide may be used to send You information</li> <li>○ To respond to Your specific requests and questions</li> </ul> |
| <p>END USER Account information e-mail address, mailing address, phone number and other basic company information (upon application).<br/>Should You choose to proceed in receiving insurance quotes through BB, additional confidential information about You and Your company, such as financial data, ownership structure, management and IT practices, etc.</p> | <ul style="list-style-type: none"> <li>○ To calculate aggregated, anonymous statistics on Users of the Service</li> <li>○ To better operate Our Service</li> <li>○ To allow Brokers to process requests for quotations</li> </ul>  |
| <p>Information about Your location (based on Internet Protocol (“IP”) address) and Your device/hardware type, hardware identifier, device name, operating system version, unique device ID (persistent / non-persistent), media access control (“MAC”) address, international mobile equipment identity (“IMEI”)</p>  | <ul style="list-style-type: none"> <li>○ To provide account support and troubleshooting</li> <li>○ To calculate aggregated, anonymous statistics on Users of the Service</li> <li>○ To better operate Our Service</li> </ul>   |
| <p>Non-personally identifiable, aggregated, information regarding what pages of the Service You choose to access, traffic patterns, demographics, and other statistics about our site and our users</p>   | <ul style="list-style-type: none"> <li>○ For analytics, targeting, monitoring, marketing, demographic, and promotional purposes as well as to assist us in customizing the content of Our Service</li> <li>○ To produce statistical and/or demographic data for use by advertisers, potential advertisers, and other business partners and affiliates</li> </ul>   |

We Share END USER Personally Identifiable Information with BROKERS when:

- End User submits an insurance quote request through a Broker: all of Your information (confidential information about You and Your company, such as financial data, ownership structure, management, and IT practices, etc.) is sent to selected providers by the Broker.
- BB may share such information with Broker, and vice versa, in the process of Providing the Service. A Provider may contact You using such information.
- End Users are subject to Providers' own privacy policies, which are not controlled by BB.

We Only Share Your Personally Identifiable Information with Other Outside Parties (excluding Brokers) When:

- You have provided Your explicit consent to share the information.
- We are required by law to provide Your information or We find that Your actions on our Service violate our Terms of Use agreement to the extent that an outside investigation is warranted.
- We believe doing so is necessary to protect the rights, property or personal safety of BB and its Users.
- We sell or otherwise transfer such information to a successor or subsidiary of BB.
- We use a third party subcontractor with its own secure privacy practices, e.g. for mailing list services.
- We will provide You with notice if We believe We are compelled to comply with a third party's request for information.

Here's what we DON'T do with Your Information:

- Sell it to anyone for any reason.
- Allow the disclosure of personal information to anyone other than those necessary to procure the insurance products requested (mainly underwriters at insurance companies).

### **Security**

We take the security of all personally identifiable information obtained through the Service seriously. Only those who require such information to serve the purposes described above may access it.

We implement a variety of security measures to maintain the safety of Your personal information when You enter, submit, or access Your personal information. All supplied sensitive/credit information is transmitted via Transport Layer Security (TLS) technology and stored on our Database to be only accessed by those authorized with special access rights to Our systems and required to keep the information confidential.

After a transaction, Your private information (credit cards, social security numbers, financials, etc.) is kept on file in order to help Brokers on the BB platform to renew policies and add coverage.

While the acts of third parties are not within our control and 100% security can never be guaranteed, one can reduce risks by using strong passwords and anti-virus software. We recommend that You take the appropriate steps to secure all computing devices that You use with the Service.

### **Cookies**

A “cookie” is a small file sent from a web server to Your browser and is stored on Your device when You visit certain websites and applications to save visitor preferences and other information. You can configure Your browser to refuse cookies. We use traffic log cookies to identify which pages are being used. We reserve the right to use other cookies on the Service.

We only use cookie information for statistical analysis. Overall, cookies help Us provide You with a better platform by enabling Us to monitor which pages and features You find useful and which You do not. A cookie in no way gives Us access to Your computer or any information about You other than the data You share through BB. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but You can usually modify Your browser setting to decline cookies if You prefer. This may prevent You from taking full advantage of the platform. If You have any questions concerning our use of cookies, please contact us at [privacy@brokerbuddha.com](mailto:privacy@brokerbuddha.com).

### **Opting-Out**

You may opt-out of having Your personal information collected or used by contacting Us by e-mail or regular mail. Please note that in order to fulfill certain obligations, We may need to continue sending You notices or other important information concerning any orders or services You request. Certain types of information are required in order to use the Service, so opting-out may make You ineligible for using BB.

We consider Your registration and acceptance of this Privacy Policy as granting us the right to contact You by email. You may opt out of emails at any time by clicking the “unsubscribe” link found within BB email updates or by contacting us at [privacy@brokerbuddha.com](mailto:privacy@brokerbuddha.com).

### **Changes to This Privacy Policy**

We reserve the right to change this policy at any time to keep pace with changes in BB, Our business, and the law. We will post any revisions to this Policy, along with their effective date, in a prominent area of Our Service. We ask that You check back from time to time to ensure You are familiar with the most current version of it. Your continued use of Your account after any change means that You agree with, and consent to be bound by, the updated Privacy Policy. If You disagree with any changes in this Policy You have the option to terminate Your account.

### **Contact Us**

If there are any questions regarding this privacy policy You may contact us at [privacy@brokerbuddha.com](mailto:privacy@brokerbuddha.com) or via mail at:

Broker Buddha Inc.  
119 West 24th Street, 4th Floor  
New York, NY 10011

### **Acceptance of This Privacy Policy**

By using this Service, You agree to the terms as well as any posted changes of this Privacy Policy. By using this Service, You hereby consent to the collection and use of this information by BB. If you are an End User, you are also subject to any applicable terms on the Broker Site. If You do not agree to the terms, DO NOT use Our Service.