

## Privacy Policy

Protecting your private information is our priority. This Statement of Privacy applies to [www.michiganterm.com](http://www.michiganterm.com) and MichiganTerm LLC. and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to MichiganTerm LLC. include [www.michiganterm.com](http://www.michiganterm.com). The MichiganTerm LLC. website is a Online Insurance Agency site. By using the MichiganTerm LLC. website, you consent to the data practices described in this statement.

### Collection of your Personal Information

MichiganTerm LLC. may collect personally identifiable information, such as your:

- Name
- Email Address
- Phone Number

MichiganTerm LLC. may also collect anonymous demographic information, which is not unique to you, such as your:

- Age
- Gender
- Family History

personal or non-personal information in the future.

MichiganTerm LLC. encourages you to review the privacy statements of websites you choose to link to from MichiganTerm [LLC. so](#) that you can understand how those websites collect, use and

share your information. MichiganTerm LLC. is not responsible for the privacy statements or other content on websites outside of the MichiganTerm LLC. website.

### **Use of your Personal Information**

MichiganTerm LLC. collects and uses your personal information to operate its website(s) and deliver the services you have requested.

MichiganTerm LLC. may also use your personally identifiable information to inform you of other products or services available from MichiganTerm LLC. and its affiliates. MichiganTerm LLC. may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

MichiganTerm LLC. does not sell, rent or lease its customer lists to third parties.

MichiganTerm LLC. 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 MichiganTerm LLC., and they are required to maintain the confidentiality of your information.

MichiganTerm LLC. may keep track of the websites and pages our users visit within MichiganTerm LLC., in order to determine what MichiganTerm LLC. services are the most popular. This data is used to deliver customized content and advertising within MichiganTerm LLC. to customers whose behavior indicates that they are interested in a particular subject area.

MichiganTerm LLC. will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on MichiganTerm LLC. or the site; (b) protect and defend the rights or property of MichiganTerm LLC.; and, (c) act under exigent circumstances to protect the personal safety of users of MichiganTerm LLC., or the public.

### **When does MichiganTerm LLC. provide my personal informaion to insurance companies?**

Only when you explicitly authorize us to begin the application process for the policy and carrier you choose. Even then, you will receive the formal paperwork to review (and correct, if necessary) and sign before any information will be released to the carrier of your choice.

### **Automatically Collected Information**

Information about your computer hardware and software may be automatically collected by MichiganTerm LLC.. 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 quality of the service, and to provide general statistics regarding use of the MichiganTerm LLC. website.

### **Use of Cookies**

The MichiganTerm LLC. 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 MichiganTerm LLC. pages, or register with MichiganTerm LLC. site or services, a cookie helps MichiganTerm LLC. 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 MichiganTerm LLC. website, the information you previously provided can be retrieved, so you can easily use the MichiganTerm LLC. 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 setting 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 MichiganTerm LLC. services or websites you visit.

### **Security of your Personal Information**

MichiganTerm LLC. secures your personal information from unauthorized access, use, or disclosure. MichiganTerm LLC. uses the following methods for this purpose:

- SSL Protocol

When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Sockets Layer (SSL) protocol.

### **Children Under Thirteen**

MichiganTerm LLC. 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.

### **Opt-Out & Unsubscribe**

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 MichiganTerm LLC. by contacting us here:

- [www.michiganterm.com](http://www.michiganterm.com) Web page:
- [info@michiganterm.com](mailto:info@michiganterm.com) Email:
- Phone: 888-242-9644

### **Changes to this Statement**

MichiganTerm LLC. will occasionally update this Statement of Privacy to reflect company and [www.michiganterm.com](http://www.michiganterm.com)

customer feedback. MichiganTerm LLC. encourages you to periodically review this Statement to be informed of how MichiganTerm LLC. is protecting your information.

**Contact Information**

MichiganTerm LLC. welcomes your questions or comments regarding this Statement of Privacy. If you believe that MichiganTerm LLC. has not adhered to this Statement, please contact MichiganTerm LLC. at:

MichiganTerm LLC.  
1301 W. Long Lake Rd, Suite 155  
Troy, Michigan 48098

Email Address:

[info@michiganterm.com](mailto:info@michiganterm.com)

Telephone number:

888-242-9644

Effective as of October 04, 2017