

# **ApplicInt Privacy Policy**

Effective January 1, 2017 Updated February 1, 2021

We at ApplicInt take your privacy seriously.

Our ExpressComplete platform enables you to get a Life Insurance quote in few minutes but we do require some sensitive information in order to initiate the process. We understand our responsibility to protect your information and this is our top priority. We believe it is your right to understand what we do with your data and who we share your data with.

The Applicant Privacy Policy describes how we handle information that we receive from you through our website Applicant Express.com(the "Site").

By using the Site, you consent to the collection and use of the information you submit to us. We reserve the right to change and update this Privacy Policy and such updated version will be posted on the Site.

#### What information do we collect on the Site?

# Personally Identifiable Information submitted by you via your Insurance agent

With your consent, your agent of choice will use the ApplicInt site to obtain a quote for Life Insurance using our quoting engine. Your agent will need to provide us with your birthdate, gender, zipcode, tobacco use and some other basic information. After receiving the initial quote information from us, you may be asked for additional information based on the product selected.

If you choose to continue with the application process your data will then be transmitted to a Paramed/Call Center or the Insurance Carrier. The specific process depends on the Insurance Carrier and product selected. Once we submit your information to the designated endpoint your sensitive information (SSN,DL #, ID) is not saved on our site. We save only a skeleton record for tracking purposes and remove this after 31 days.

# **Non-personal Information**

For security reasons, the Site collects certain technical information, such as IP address, browser type, HTTP protocol elements of the user who accesses the Site. We do NOT use cookies to track the user accessing the site.

# Why do you collect my personal information?

We only collect and transmit the information required to initiate a Life Insurance Application. Once that process is complete your PII is removed from our site.

### Will you sell or share my personal information with anyone?

We only send your information to organizations involved in processing your Life Insurance Application. We will never sell or share your information with anyone not involved in getting your Life Insurance Policy in force. We can't sell or share what we don't have which is why we



immediately remove your personal information from our systems upon transmittal to the designated party.

### Security

No website or software application/database is completely secure. We scan our software for security flaws and engage a reputable security vendor to complete Manual Penetration tests annually. We have reasonable data security and privacy practices and procedures in place. By removing your sensitive information at the end of the process we ensure your information is not present on our system to be compromised.

## **Children's Online Privacy**

The Site is not designed for or directed at children 13 years of age or younger.

#### **Contact Us**

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