

Updated: November 12, 2020

This Privacy Policy applies to this website located at <https://www.kquote.com> (“Website”) which is owned and operated by (k)quote, Inc. (“<https://www.kquote.com>”, “we”, “us”, or “our”). This Privacy Policy describes what information is collected by us from any user of the Website (collectively or individually “user(s)”, “yourself,” or “you”), as well as our use and disclosure of that information. We treat your privacy seriously.

Please read this Privacy Policy carefully, as it governs your use of the Website. Your use of our Website indicates to us that you have read and accepted our privacy practices, as outlined in this Privacy Policy.

We use your data to provide and improve the Website. By using the Website, you agree to the collection and use of information in accordance with this policy.

## DEFINITIONS

### Website

Website is <https://www.kquote.com> and any network operated by us.

### Personal Data

Personal Data means data about a living individual who can be identified from those data (or from those and other information either in our possession or likely to come into our possession).

### Usage Data

Usage Data is data collected automatically either generated by the use of the Website or from the Website infrastructure itself (for example, the duration of a page visit).

### Cookies

Cookies are small pieces of data stored on your device (computer or mobile device).

### Data Controller

Data Controller means the natural or legal person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal information are, or are to be, processed.

### Data Processors (or Website Providers)

Data Processor (or Website Provider) means any natural or legal person who processes the data on behalf of the Data Controller.

We may use the websites of various Website Providers in order to process your data more effectively. For the purpose of this Privacy Policy, we are a Data Processor of your Personal Data.

Data Subject (or User)

Data Subject is any living individual who is using our Website and is the subject of Personal Data.

## INFORMATION COLLECTION AND USE

We collect several different types of information for various purposes to provide and improve our Website to you (subject to your consent when required by applicable laws).

## TYPES OF DATA COLLECTED

### PERSONAL DATA

While using our Website, we may collect certain personally identifiable information that can be used to contact or identify you (“Personal Data”). Personally identifiable information we collect includes:

- IP Address
- Cookies
- Name, address, phone number or photograph
- Usage Data
- \* and other similar information.

### BROWSER, NETWORK, AND DEVICE INFORMATION

We also may collect information when you use our Websites relating to your web site browser, network, device, and other similar information. This information is collected to ensure you have a consistent experience when using our Websites, to ensure our content is displayed properly, and to improve the overall quality of our Websites. If we serve ads, this information is also used to ensure advertisements are properly displayed to you. Personal information collected related to your browser, network, and device information, may include:

- Device ID

- Operating System
- Query Terms
- Browser Type
- Network Type
- \* and other similar information

## REGISTRATION

If you decide to use Contact Us, you must provide certain personal information. Additionally, you may register to participate with certain activities we are associated with and at the time you register you may fill out a written registration form requesting the below information. This personal information is necessary to manage your account, to comply with a licensing agreement between us and our clients to provide our Websites, and for other customer management or internal account purposes. In this case, the personally identifiable information may include, but is not limited to:

- Full Name
- Phone Number
- Address
- \* and other similar information

## USAGE DATA

We may also collect information how the Website is accessed and used (“Usage Data”). This Usage Data may include information such as your computer’s Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Website that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

## TRACKING COOKIES DATA

We use cookies and similar tracking technologies to track the activity on our Website and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Website.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Website.

Examples of Cookies we use:

- Session Cookies. We use Session Cookies to operate our Website.
- Preference Cookies. We use Preference Cookies to remember your preferences and various settings.
- Advertising Cookies. Advertising Cookies are used to serve you with advertisements that may be relevant to you and your interests.

We use the collected data for various purposes:

- To provide and maintain our Website
- To notify you about changes to our Website
- To allow you to participate in interactive features of our Website when you choose to do so
- To provide customer support
- To gather analysis or valuable information so that we can improve our Website
- To monitor the usage of our Website
- To detect and prevent fraud
- To detect, prevent and address technical issues
- To pay or to receive payments related to our Website.

## LEGAL BASIS FOR PROCESSING PERSONAL DATA UNDER GENERAL DATA PROTECTION REGULATION (GDPR)

If you are from the European Economic Area (EEA), our legal basis for collecting and using the personal information described in this Privacy Policy depends on the Personal Data we collect and the specific context in which we collect it.

We may process your Personal Data because:

- We need to perform a contract with you

- You have given us permission to do so
- The processing is in our legitimate interests and it's not overridden by your rights
- For payment processing purposes
- To comply with the law

## RETENTION OF DATA

We will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

We will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of our Website, or we are legally obligated to retain this data for longer time periods.

## TRANSFER OF DATA

Your information, including Personal Data, may be transferred to — and maintained on — computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.

If you are located outside United States and choose to provide information to us, please note that we transfer the data, including Personal Data, to United States and process it there.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

## DISCLOSURE OF DATA

### GENERALLY

We share your personal information as necessary to provide our Websites functionality, and for the purposes set forth in this Privacy Policy. We may also share your personal information, including usage data, and other information we have collected about you in accordance with this

Privacy Policy, with third parties to allow third parties to deliver advertising, marketing, or other content through the Websites for commercial purposes. We may also share aggregate data for marketing purposes.

## BUSINESS TRANSACTION

If we are involved in a merger, acquisition or asset sale, your Personal Data may be transferred. We will provide notice before your Personal Data is transferred and becomes subject to a different Privacy Policy.

## DISCLOSURE FOR LAW ENFORCEMENT

Under certain circumstances, we may be required to disclose your Personal Data if required to do so by law, or in response to valid requests by public authorities (e.g. a court or a government agency).

## LEGAL REQUIREMENTS

We may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend our rights or property
- To prevent or investigate possible wrongdoing in connection with the Website (e.g. to prevent or investigate fraud)
- To protect the personal safety of users of the Website or the public
- To protect against legal liability

## SECURITY OF DATA

The security of your data is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

## “DO NOT TRACK” SIGNALS

We do not support Do Not Track (“DNT”). Do Not Track is a preference you can set in your web browser to inform websites that you do not want to be tracked.

You can enable or disable Do Not Track by visiting the Preferences or Settings page of your web browser.

## YOUR DATA PROTECTION RIGHTS UNDER GENERAL DATA PROTECTION REGULATION (GDPR)

If you are a resident of the European Economic Area (EEA), you have certain data protection rights. We aim to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data.

If you wish to be informed what Personal Data we hold about you and if you want it to be removed from our systems, please contact us.

In certain circumstances, you have the following data protection rights:

- The right to access, update or to delete the information we have on you. Whenever made possible, you can access, update or request deletion of your Personal Data by contacting us at [support@kquote.com](mailto:support@kquote.com)
- The right of rectification. You have the right to have your information rectified if that information is inaccurate or incomplete.
- The right to object. You have the right to object to our processing of your Personal Data.
- The right of restriction. You have the right to request that we restrict the processing of your personal information.
- The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable and commonly used format.
- The right to withdraw consent. You also have the right to withdraw your consent at any time where we relied on your consent to process your personal information.

Please note that we may ask you to verify your identity before responding to such requests.

You have the right to complain to a Data Protection Authority about our collection and use of your Personal Data. For more information, please contact your local data protection authority in the European Economic Area (EEA).

## WEBSITE PROVIDERS

We may employ trusted third party companies and individuals who are compliant with GDPR to facilitate our Website (“Website Providers”), to provide the Website on our behalf, to perform Website-related websites, or to assist us in analyzing how our Website is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

## ANALYTICS

We may use third-party Website Providers to monitor and analyze the use of our Website.

Google Analytics

Google Analytics is a web analytics website offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Website. This data is shared with other Google websites. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

You can opt-out of having made your activity on the Website available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about visits activity.

For more information on the privacy practices of Google, please visit the Google Privacy Terms web page:  
<http://www.google.com/intl/en/policies/privacy/>

## PAYMENTS

We may provide paid products and/or websites within the Website. In that case, we use third-party websites for payment processing (e.g. payment processors).

We may store and collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their Privacy Policy. These payment processors adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

The payment processors we may work with are:

American Express

Their Privacy Policy can be viewed at

[https://www.americanexpress.com/us/content/legal-disclosures/privacy-center.html?inav=footer\\_privacy\\_statement](https://www.americanexpress.com/us/content/legal-disclosures/privacy-center.html?inav=footer_privacy_statement)

Authorize.net

Their Privacy Policy can be viewed at <https://www.authorize.net/company/privacy/>

Mastercard

Their Privacy Policy can be viewed at <https://www.mastercard.us/en-us/about-mastercard/what-we-do/privacy.html>

PayPal

Their Privacy Policy can be viewed at <https://www.paypal.com/webapps/mpp/ua/privacy-full>



Visa

Their Privacy Policy can be viewed at <https://usa.visa.com/legal/privacy-policy.html>

## LINKS TO OTHER SITES

Our Website may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or websites.

## CHILDREN'S PRIVACY

If you provide your child's name, address, phone number, photograph, email or other Personal Identifiable Information and your child is 13 or younger, please understand the following:

1. We won't collect the data without your consent;
2. We want to collect the personal information about your child and will disclose it to third parties for advertising or marketing purposes;
3. You, as the parent or guardian, can provide consent by signing any event release for us or by visiting this website;
4. If you don't want to give consent or want to withdraw consent, you can advise us in writing when you register your child for an event or by sending an email to us withdrawing your consent. You can also request that we delete the information.

### Your California Privacy Rights

In California, you are entitled to ask us for information identifying the categories of personal information we share with any third parties for marketing purposes, if any, as provided for in California Civil Code sections 1798.83 and 1798.84. If you are a California resident and would like a copy of this information, please submit a written request to the following: [support@kquote.com](mailto:support@kquote.com)

## CHANGES TO THIS PRIVACY POLICY

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

We will let you know via email and/or a prominent notice on our Website, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

## CONTACT US

If you have any questions about this Privacy Policy or have any requests regarding Personal Data we may have collected about you, please contact us at the following email address:

Email: [support@kquote.com](mailto:support@kquote.com)

We will respond to reasonable requests for access, revision, or deletion requests to the extent required or permitted by law. Please note, if your request for access or revisions is too burdensome, creates an excessive expense upon the Company or violates the rights of other individuals, the Company will weigh the risks to your individual privacy and act accordingly.