

Privacy Policy

Personally Identifiable Information We Collect

We collect your personally identifiable information when you apply for a health insurance plan. **We may also collect your personally identifiable information when you otherwise agree to the terms of this Privacy Policy, but do not complete the application process in full.** The types of personally identifiable information that we collect includes, without limitation: (a) your full name; (b) mailing address; (c) e-mail address; (d) home, work and mobile telephone numbers; (e) who you intend the policy to cover; (f) for what dollar amount do you want the policy; (g) for how long would like the term of the policy; (h) have you used tobacco in the last twelve (12) months; (i) date of birth; (j) height and weight; (k) certain questions regarding your medical history; and (l) any and all other information requested on the applicable registration form. For purposes of the Agreement, item (k) in the preceding sentence shall be considered "Sensitive Information."

Use of Personally Identifiable Information

By submitting your personal information through Koch Insurance, you agree that we may share such personal information (including your Sensitive Information) with Third Party Providers in order to complete your request for specific products and/or services that you applied for through Koch Insurance from such Third Party Providers, and that they any use such personal information for any lawful purposes, subject to any restrictions contained herein. Any information that you supply to any Third Party Providers shall be governed by the applicable Third Party Providers' privacy policy. **Please be advised that Koch insurance does not itself provide health insurance products, or any other related products and services. The ultimate terms and conditions of any health insurance products provided by any Third Party Providers will be determined by those Third Party Providers.**

We may provide the personal information that you supply to us (other than the Sensitive Information) to any third party and we may work with other businesses to perform certain functions on our behalf. Examples include sending direct and electronic mail, removing duplicate information from user lists, analyzing data and providing marketing analysis. The agents performing these limited functions on our behalf shall have access to our users' personal information as needed to perform their functions for us but we do not permit them to use your personal information for other purposes.

We will also use your personal information for customer service, to provide you with information that you may request, or to contact you when necessary in connection with transactions entered into by you through Koch Insurance. We may also use your personal information for internal business purposes, such as analyzing and managing our business. We may also combine the information we have gathered about you with information from other sources. We may use third parties to help us operate our business or to administer activities on our behalf.

We also reserve the right to release current or past user information in the event that we believe that the user is using, or has used, our products, or services; (i) in violation of this Privacy Policy or any other of our operating rules, policies, price schedules and other supplemental terms and conditions or documents that may be published by us from time to time; (ii) to commit unlawful acts; (iii) if such information is subpoenaed or requested pursuant to a judicial or regulatory proceeding or inquiry; (iv) if we are sold or acquired; and /or (v) when we deem it necessary or appropriate including, without limitation, sharing your e-mail address with other third parties for suppression purposes in compliance with the CAN-SPAM Act of 2003, as amended from time to time, and Federal Trade Commission implementing regulations. Without limiting the generality of the foregoing, we reserve the right to share, sell, rent, lease and/or otherwise distribute any and all personal information with/to any third party for any and all uses permitted by this Privacy Policy and applicable law.

By providing your information to Koch Insurance, you agree that such act constitutes an inquiry and/or application for purposes of the Amended Telemarketing Sales Rule (16 CFR A€310 et seq.) as amended from time to time (the "Rule") and applicable state do-not-call regulations. As such, notwithstanding that your telephone number may be listed on the Federal Trade Commission's Do-Not-Call List, and/or on applicable state do-not-call lists, we retain the right to contact you via telemarketing in accordance with the Rule and applicable state do-not-call regulations.

In addition, by submitting your personal information through Koch Insurance, you agree to receive mobile marketing including, but not limited to, text-message based marketing, from us and our third party advertisers and marketers (where, and to the extent that, such marketing is permitted by applicable law. As such, notwithstanding that your mobile telephone number may be listed on state and/or federal Do-Not-Call registries, we retain the right to contact you via text-message based marketing in accordance with applicable state and federal law. Further, you agree that we reserve the right to share, sell, rent, lease and/or otherwise distribute your mobile telephone and other mobile data with/to any third-party for any and all non-marketing uses permitted by this Privacy Policy and applicable law.

Security

All collected information is stored in a technically and physically secure environment. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, we cannot ensure or warrant the security of any information that you transmit to us, and you do so at your own risk. Once we receive your transmission, we make reasonable efforts to ensure its security on our systems. Access to this information is strictly limited, and not accessible to the public. All of our clients' information, not just Sensitive Information, is restricted in our offices. Only employees who need the information to perform a specific job are granted access to personal information. Our employees are dedicated to ensuring the security and privacy of all Koch Insurances' clients' information. Employees not adhering to our firm policies are subject to disciplinary action. In compliance with applicable federal and state laws, we shall notify you and any applicable regulatory agencies in the event that we learn of an information security breach with respect to your personal information. You will be notified via postal mail in the event of such a breach. Please be advised that notice may be delayed in order to address the needs of law enforcement, determine the scope of network damage, and to engage in remedial measures.

Changes to Privacy Policy

We reserve the right, in our sole discretion, to change, modify, add and/or remove portions of this Privacy Policy at any time. All Privacy Policy changes will take effect immediately upon their posting on Koch Insurances' website. Please check our website periodically for any changes.

Contact Information

If you have any questions regarding this statement, or would like more information on our privacy practices, please contact us by mail:

PO Box 276
Tyndall, SD 57066

If you believe your Personally Identifiable Information has been or may have been compromised in any way and you would like to file a complaint with the Centers for Medicare & Medicaid Services (CMS), please go here:

<http://www.hhs.gov/ocr/privacy/hipaa/complaints/index.html>.