

## Privacy Policy

Effective date: May 30, 2024

The Louisiana Department of Insurance (the "agency") operates this website, the mobile application platform, and the associated mobile applications (collectively referred to as the "Service").

This page informs you of the agency's policies regarding the collection, use, and disclosure of personal data when you use the Service and the choices you have associated with that data.

The agency uses your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions.

### **Definitions**

#### **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 Service or from the Service infrastructure itself (for example, the duration of a page visit).

#### **Cookies**

Cookies are small pieces of data stored on a User's device.

#### **Data Controller**

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

For the purpose of this Privacy Policy, we are a Data Controller of your data.

#### **Data Processor (or Service Providers)**

Data Processor (or Service Provider) means any person (other than an employee of the Data Controller) who processes the data on behalf of the Data Controller.

The agency may use the services of various Service Providers in order to process your data more effectively.

### **Data Subject**

Data Subject is any living individual who is the subject of Personal Data.

### **User**

The User is the individual using our Service. The User corresponds to the Data Subject, who is the subject of Personal Data.

### **Information Collection And Use**

The agency collects several different types of information for various purposes to provide and improve the Service.

### **Types of Data Collected**

#### ***Personal Data***

While using the Service, you may be required to provide certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally identifiable information may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Company, organization, or entity affiliation
- Cookies and Usage Data

The agency may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from the agency by following the unsubscribe link or instructions provided in any email the agency sends.

#### ***Usage Data***

The agency may also collect information that your browser sends whenever you visit the Service or when you access the Service by or through a mobile device ("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 Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Service by or through a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

### ***Location Data***

The agency may use and store information about your location if you give the agency permission to do so ("Location Data"). The agency uses this data to provide features and to improve and customize the Service.

You can enable or disable location services when you use the Service at any time, through your device settings.

### ***Tracking Cookies Data***

The agency uses cookies and similar tracking technologies to track the activity on the Service 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 the Service.

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 Service.

Examples of Cookies the agency uses:

- **Session Cookies.** The agency uses Session Cookies to operate our Service.
- **Preference Cookies.** The agency uses Preference Cookies to remember your preferences and various settings.
- **Security Cookies.** The agency uses Security Cookies for security purposes.

### **Use of Data**

The agency uses the collected data for various purposes:

- To provide and maintain the Service
- To notify you about changes to the Service
- To allow you to participate in interactive features of the Service when you choose to do so
- To provide customer support
- To gather analysis or valuable information to improve the Service
- To monitor the usage of the Service
- To detect, prevent and address technical issues

### **Retention of Data**

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

The agency 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 the Service, or the agency is 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 the 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.

The agency 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**

### **Disclosure Required by Law**

Under certain circumstances, the agency 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 another government agency).

### **Legal Requirements**

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

- To comply with a legal obligation
- To protect and defend the rights or property of the agency
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

### **Security Of Data**

The security of your data is important to the agency, but no method of transmission over the Internet, or method of electronic storage is 100% secure. While the agency strives to use commercially acceptable means to protect your Personal Data, its absolute security cannot be guaranteed.

### **Limitation of Liability**

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL THE AGENCY, ITS AFFILIATES, AGENTS, DIRECTORS, EMPLOYEES, SUPPLIERS OR ITS LICENSORS BE LIABLE UNDER CONTRACT, TORT, STRICT LIABILITY, NEGLIGENCE OR OTHER LEGAL THEORY (I) WITH RESPECT TO THE SERVICE OR ANY CONTENT THEREON FOR ANY LOST PROFITS OR SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER, SUBSTITUTE GOODS OR SERVICES (HOWEVER ARISING), OR (II) FOR ANY DIRECT DAMAGES, EVEN IF THE AGENCY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. UNDER NO CIRCUMSTANCES WILL THE AGENCY BE RESPONSIBLE FOR ANY DAMAGE, LOSS OR INJURY RESULTING FROM HACKING, TAMPERING OR OTHER UNAUTHORIZED ACCESS OR USE OF THE SERVICE OR YOUR ACCOUNT OR THE INFORMATION CONTAINED THEREIN. THE FOREGOING LIMITATION OF LIABILITY SHALL APPLY TO THE FULLEST

EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION.

### **"Do Not Track" Signals**

The agency does 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 Rights**

The agency aims to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data.

Whenever made possible, you can update your Personal Data directly within your account settings section. If you are unable to change your Personal Data, please contact the agency to make the required changes.

You may contact the agency if you wish to be informed what Personal Data the agency holds about you and if you want it to be removed from the agency's systems.

In certain circumstances, you have the right:

- To access and receive a copy of the Personal Data holds about you
- To rectify any Personal Data held about you that is inaccurate
- To request the deletion of Personal Data held about you

You have the right to data portability for the information you provide to the agency. You can request to obtain a copy of your Personal Data in a commonly used electronic format so that you can manage and move it.

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

### **Service Providers**

The agency may employ third party companies and individuals to facilitate the Service ("Service Providers"), to provide the Service on the agency's behalf, to perform Service-related services or to assist the agency in analyzing how the Service is used.

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

## **Analytics**

The agency may use third-party Service Providers to monitor and analyze the use of the Service.

### **Google Analytics**

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of the Service. This data is shared with other Google services. 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 Service 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: <https://www.google.com/intl/en/policies/privacy/>

### **Behavioral Remarketing**

The agency may use remarketing services to advertise on third party websites to you after you have visited the Service. The agency and third-party vendors may use cookies to inform, optimize and serve ads based on your past visits to the Service.

### **Google AdWords**

Google AdWords remarketing service is provided by Google Inc.

You can opt-out of Google Analytics for Display Advertising and customize the Google Display Network ads by visiting the Google Ads Settings page:

<https://www.google.com/settings/ads>

Google also recommends installing the Google Analytics Opt-out Browser Add-on - <https://tools.google.com/dlpage/gaoptout> - for your web browser. Google Analytics Opt-out Browser Add-on provides visitors with the ability to prevent their data from being collected and used by Google Analytics.

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

## **Facebook**

Facebook remarketing service is provided by Facebook Inc.

You can learn more about interest-based advertising from Facebook by visiting this page: <https://www.facebook.com/help/164968693837950>

To opt-out from Facebook's interest-based ads follow these instructions from Facebook: <https://www.facebook.com/help/568137493302217>

Facebook adheres to the Self-Regulatory Principles for Online Behavioral Advertising established by the Digital Advertising Alliance. You can also opt-out from Facebook and other participating companies through the Digital Advertising Alliance in the USA <https://www.aboutads.info/choices/>, the Digital Advertising Alliance of Canada in Canada <https://youradchoices.ca/> or the European Interactive Digital Advertising Alliance in Europe <https://www.youronlinechoices.eu/>, or opt-out using your mobile device settings.

For more information on the privacy practices of Facebook, please visit Facebook's Data Policy: <https://www.facebook.com/privacy/explanation>

## **Payments**

The agency may provide paid products and/or services within the Service. In that case, third-party services are used for payment processing (e.g. payment processors).

The agency will not store or collect your payment card details. That information is provided directly to 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 the agency works with are:

## **NIC Louisiana**

Their Privacy Policy can be viewed at <https://www.tylertech.com/privacy>

## **Links To Other Sites**

The Service may contain links to other sites that are not operated by the agency. If you click on a third-party link, you will be directed to that third party's site. The agency strongly advises you to review the Privacy Policy of every site you visit.



The agency has no control over and assumes no responsibility for the content, privacy policies or practices of any third-party sites or services.

### **Children's Privacy**

The Service does not address anyone under the age of 18 ("Children").

The agency does not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Child has provided us with Personal Data, please contact the agency. If the agency becomes aware that Personal Data has been collected from children without verification of parental consent, the agency will take steps to remove that information from the servers.

### **Changes To This Privacy Policy**

The agency may update this Privacy Policy from time to time. Notification of any changes to the new Privacy Policy can be found on this page.

The agency will let you know via email and/or a prominent notice on the Service, 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, please contact the agency.