



ASSOCIATES INSURANCE

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## MGM Associates Disclosure Statement

### OUR COMMITMENT TO YOUR PRIVACY

Introduction – We want to make your experience online satisfying and safe. This site is owned and operated by Michael G. Montage Insurance Agency, Inc., a New York State corporation (collectively “Company,” “we” or “us”) headquartered in Penfield, New York. We understand that you value your privacy. This privacy policy (“Privacy Policy”) governs information that you provide to us and information that we gather from your use of this website, and it tells you how we may collect, use, and share this information.

Except as described in this Privacy Policy, or unless we are given permission by you, we will not sell or disclose your personally identifiable information to third parties.

Why do we collect your information? We help consumers shop for insurance. By clicking “Get My Quotes” and seeking a quote request, you authorize and agree that we may use the information you share with us to help match you with insurance providers or other vendors (as applicable) through introducing you to, insurance companies, and/or other vendors, as applicable, who also assist us and you in finding, insurance companies, discount program representatives and/or other requested products or services, as applicable (we refer to all of these as “providers”, and we sometimes refer to both consumer and Providers as our “users”) to help you obtain free quotes for insurance, discount health plans or other products or services, as applicable. Insurance companies establish their rates using a variety of criteria. Since we deal with many Providers, the more detailed information you provide to us, the more accurate a quote our Providers may help you locate.

### INFORMATION WE COLLECT AND HOW WE USE IT

What do we collect and how do we use it? By clicking “Get My Quotes” and requesting an insurance quote, you acknowledge and agree that Providers may contact you using your information to provide your requested quote or to obtain additional information needed to provide your requested quotes where permitted by law. You further acknowledge and agree that each Provider that receives your quote request from this website or our office may confirm your information through the use of a consumer report, which may include your credit score and driving record. You acknowledge that you have read and understand the Terms and Conditions of Use of this website/office and agree to be bound by them. We are not responsible, and shall not be held liable, if a Provider or other third party to whom we have forwarded any of the information you submitted to us violates our Privacy Policy or such third party’s own privacy policy (if any), or otherwise violates the law.

Our users may from time-to-time provide us with personally identifiable information. Personally identifiable information generally means any information that may be used to identify an individual, including, but not limited to, your name, home address, telephone number, and email address.

Examples of personally identifiable information may include:

- First and Last Name
- Postal Address
- Email Address
- Phone Number
- Driver's License Number\*
- Date of Birth

\*While not required, this information may be helpful in processing your request to receive insurance or other quotations.

We process personally identifiable information as described herein and also for such purposes as:

- To deliver our products and services to users, including the display of customized content and advertising;
- To conduct research and analysis in order to maintain and improve our products and services;
- Ensuring the technical functioning of our system and network;
- To aid us in developing new services;
- To alert you to product updates, special offers, updated information and other new services. (You may opt-out of these communications if you so choose.); and
- To contact you in response to your requests for information

We may aggregate information we receive from you and from our other users and may use or disclose this information to third parties in a manner that does not disclose any such personally identifiable information.

#### IMPORTANT NOTICE REGARDING CONSUMER REPORT PRACTICES

AS STATED ABOVE, BY CLICKING "GET MY QUOTES" AND SEEKING A QUOTE REQUEST OR BY CONTACTING US DIRECTLY, YOU AUTHORIZE AND AGREE THAT A PROVIDER MAY OBTAIN ADDITIONAL BACKGROUND INFORMATION ABOUT YOU TO PROVIDE YOU WITH YOUR REQUESTED INSURANCE QUOTE OR POLICY INFORMATION. FOR EXAMPLE, CONSUMER AND/OR CREDIT REPORTS, OR DRIVING RECORDS, MAY BE ORDERED IN CONNECTION WITH YOUR QUOTE REQUEST. THESE REPORTS MAY PROVIDE ADDITIONAL INFORMATION THAT MAY ASSIST PROVIDERS IN DETERMINING YOUR ELIGIBILITY FOR INSURANCE, DISCOUNT HEALTH PLANS OR OTHER PRODUCTS OR SERVICES, AND RATES THAT YOU MAY BE CHARGED. CONSUMER REPORTS MAY ALSO BE USED FOR UPDATES, RENEWALS, OR EXTENSIONS OF ANY INSURANCE YOU MAY OBTAIN. A PROVIDER MAY ALSO OBTAIN AND USE A CREDIT-BASED INSURANCE SCORE CONTAINED IN YOUR CREDIT REPORT. THIS INFORMATION MAY BE COMBINED BY A PROVIDER WITH INFORMATION YOU SUBMIT TO US, AND BY CLICKING SUBMIT AND SEEKING A QUOTE REQUEST, YOU ACKNOWLEDGE THAT YOU ARE PROVIDING YOUR WRITTEN PERMISSION TO OUR PROVIDERS TO OBTAIN YOUR CREDIT REPORT.

## USAGE TRACKING

**Usage Data Generally.** Like many Internet companies, we track website and services usage data to improve the services we offer and the security of your interaction with the site. We collect user traffic patterns throughout our website. This information is collected to help improve website flow and usability. In addition, we track click-through information, including IP addresses, to our website from the reports and emails we send to our users. This is done to gauge the effectiveness of our marketing campaigns, to discourage fraudulent use and to improve the security of our site and your interaction with the site.

**User Access.** We make a good-faith effort to enable you to update personally identifiable information you have provided to us and to enable you to request deletion of any of your information. Please understand that while we are able to delete or update the information that we have received from you, this does not necessarily mean that information about you that has already been shared by us with other Providers may, at the same time, be updated or deleted by such other Providers. So, in some cases it may be necessary for you to contact other third parties who may have received your information and separately request updates to or deletions of your information. We may decline to process user requests that are unreasonable repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others, would be extremely impractical, or where information is required to be retained by us, either by law or for legitimate business purposes.

## INFORMATION TRANSFER AND SHARING POLICY

**Generally.** When you begin to provide personally identifiable information to us, you do so for the purpose of our sharing this information with Providers to provide you with the quote you requested, and this information then becomes subject to each Provider's own privacy policy (if any). Federal and state laws provide limitations on the information practices of financial institutions such as insurance companies. Providers and others to whom we may forward your personally identifiable information may contact you with a quote by email, telephone, postal mail, or other forms of communication as permitted by law and you agree to receive such contacts when you submit your information, regardless of the presence of your phone number(s) on any local or national no-call or similar no solicitation list. Except as disclosed in this Privacy Policy, we do not share personally identifiable information collected from you on this website with third parties for their direct marketing purposes. Please understand that because we are in the business of helping consumers and Providers identify one another, if you are a consumer and you do not permit us to share your personally identifiable information with a Provider, we will be unable to assist you and certain of our services and offerings will be unavailable to you.. We expect our Providers to whom we forward your information to follow applicable laws and abide by the restrictions we impose on their use of your personally identifiable information.

**Other Usage and Offerings.** As our business grows, from time to time we may seek to make available additional offerings and services including those that may not be insurance-related. In doing so, we will strive to give our users choices about whether or not you would like to continue to receive future promotional or marketing communications from us either directly or on behalf of others whose offerings we think may be of interest to you. In identifying which offerings we think may be of interest to you, we may use and analyze information you have provided to us. If you choose not to receive such marketing communications, you may still receive certain relationship or transactional communications from us as described herein. We do not plan to sell, rent or transfer your personally identifiable information for non-insurance related purposes to any third parties unless or except in connection with the merger, sale or reorganization of our business as set forth elsewhere in this policy.

Aggregate information. We may occasionally share aggregate information with third parties, such as how many users clicked on a particular advertisement. Aggregate information does not personally identify you or otherwise allow anyone to identify you individually.

Vendors and Suppliers. We may provide personally identifiable information to or permit access to personally identifiable information by our subsidiaries, affiliated companies, vendors and service providers for the purpose of processing personally identifiable information on our behalf, or where such access is incidental to their assisting us. We expect that these parties will only process such information based on our instructions and in compliance with this Privacy Policy and any other appropriate confidentiality and security measures.

Protecting Our Legal Rights and Others' Rights. We do not otherwise share personally identifiable information about website users with third parties unless we believe using or sharing such information is appropriate to carry out a user's request or if we have a good-faith belief that access, use, preservation or disclosure of such information is reasonably necessary to (a) satisfy any application law, regulation, legal process or enforceable government request, (b) enforce our Terms and Conditions of Use, including investigation of potential violations thereof, (c) detect, prevent or otherwise address fraud, security or technical issues, or (d) protect against imminent harm to the rights, property or safety of the Company, its users or the public as required or permitted by law.

Merger or Sale of Company. If we should ever file for bankruptcy or have our assets sold to or merged with another entity, information that we receive from you through this website may be treated as an asset of the Company and may be transferred to the fullest extent permitted by law.

## MARKETING AND OTHER COMMUNICATIONS

When you submit information to us, you agree to receive email, fax, and other forms of communications from us and those to whom you have authorized us to forward your personally identifiable information. If you decide to OPT OUT from receiving promotional or marketing material from us in the future, please email [mgmprocess@mgminsure.com](mailto:mgmprocess@mgminsure.com). Your decision to opt-out shall not preclude us from communication with you regarding your existing or past relationship with us and shall not preclude us, including our employees, contractors and other representatives, from accessing and using the information you have provided in a manner that is not personally identifying (such as in aggregate or anonymous form). If you do not wish to receive further communications from any person or entity (such as a Provider) to whom we have forwarded your information with your permission, you must contact them directly.

## AFFILIATED WEBSITES, OTHER WEBSITES, AND ADVERTISEMENTS

This Privacy Policy applies to websites and services that are owned and operated by Michael G. Montag Insurance Agency, Inc. We do not exercise control over the websites of third parties that you may link to or view as part of a frame on a page on this website. These other sites may place their own cookies or other files on your computer, collect data, or solicit personally identifiable information from you. We are not responsible for the actions or policies of such third parties. You should check the applicable privacy policies of those third parties when providing information on a feature or page operated by a third party. You should always be careful in how you use and share any sensitive personal information with any third party.

## AUTHORIZED USERS

This website is hosted in the United States and is intended exclusively for U.S. residents. In using this website you represent and warrant that you have any and all necessary authorization to submit the information contained in your requests, and that you expressly consent to the transfer, use, and forwarding by use of the information you provide to us through the website and to the United States.

## SECURITY

No data transmissions over the Internet can be guaranteed to be 100% secure. Consequently, we cannot ensure or warrant the security of any information you transmit to us and you do so at your own risk. Once we receive your transmission, we make reasonable efforts to ensure security on our systems. We use secure server software and firewalls as part of our efforts to protect your information from unauthorized access, disclosure, alteration, or destruction. However, please note that this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of such firewalls and secure server software. By using our site, you acknowledge that you understand and agree to assume these risks.

If we learn of a security systems breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using this website, email or fax to transmit or provide personally identifiable information to us you agree that we can communicate with you electronically regarding security, privacy and administrative issues relating to your use of this website, email or fax. We may post a notice on our website if a security breach occurs. We may also send an email to you at the email address you have provided to us in these circumstances. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice) you should notify us by clicking the following link: [Privacy Support](#).

## INFORMATION COLLECTED FROM PROVIDERS

If you are a Provider, in addition to the provisions of this Privacy Policy that are generally applicable to all of our users, your use of this site is also governed by any written agreement between you and the Company. We use the information shared with us by our Providers to help match Providers with a consumer who is interested in learning more about such Providers' insurance products or services. We may also request additional information from our Providers to create an account, including information regarding applicable insurance licenses and method of payment.

## CHANGES AND UPDATES

We may occasionally update this Privacy Policy, and we expect that most such changes will be minor. When we make changes, we will also revise the "revised date" on the Privacy Policy. If we should decide to change this Privacy Policy in a manner that we believe would cause us to use or share your personally identifiable information in a way that we think is materially broader or less privacy-friendly from what we have told you here, we will use reasonable efforts to obtain your consent before implementing the change. We encourage you to periodically review this Privacy Policy to stay informed about how we are protecting the personally identifiable information we collect. Your submission of a quote request and/or other use of this website constitutes your agreement to this Privacy Policy and any updates.

## CONTACTING US

If you have any questions, comments, or concerns about Company or this Privacy Policy, please contact us by phone at (585) 381-7008 or by U.S. mail at 1745 Penfield Road, Penfield NY 14526 Attention: Customer Service