



Effective date: December 1, 2024

PRIVACY POLICY OF ALEX AI INSURTECH

Introduction

Alex AI Insurtech, LLC ("AlexAI," "we," "us," or "our") is committed to safeguarding your privacy. This Privacy Policy outlines how we collect, use, disclose, and protect your information when you visit our website and use our services, including our online comparative insurance rating platform (collectively, the "Services").

By accessing our Services, you agree to the practices described in this Privacy Policy. This policy is in compliance with applicable federal laws and the Arizona Revised Statutes, including ARS § 18-545 and ARS § 44-7601.

TYPES OF INFORMATION WE COLLECT

Visitors to the Website

When you visit our website or request additional information, we may ask you to provide personal details, and we also collect navigational data.

Personal Information

Personal Information encompasses any data you provide that can uniquely identify you, including contact details such as your name, email address, company name, physical address, phone number, and other relevant information about yourself or your business. This may also include details about transactions you conduct on the Website, whether they are free or paid, as well as publicly available information about you from sources like Facebook, LinkedIn, TikTok, Twitter, and Google, or information sourced from service providers. Personal Information also includes Navigational Information that can identify you, either directly or indirectly.

Information We Obtain from Third Parties

Contact

hello@alexai.cloud

Address

3101 N Central Ave ste 1174,
85012, Phoenix, AZ



Occasionally, we may acquire Personal Information about you from third-party sources, including partners with whom we collaborate on co-branded services or joint marketing efforts, as well as other entities such as social media platforms and search engines.

Navigational Information

We may utilize web tracking technologies like cookies, web beacons, pixel tags, and clear GIFs to ensure the efficient operation of our website and to gather data related to your usage and interactions with our Services. The data we collect ("Navigational Information") may encompass the addresses of websites you visited before and after using our Services, your geographic location, the search terms you entered, the date and time of your visit, the type of browser you are using, your Internet Protocol (IP) address, the pages you accessed within our Services, the links you clicked on, and whether you opened emails we sent you. If you access our Services via a mobile device, we may also gather information regarding your geographical location.

To facilitate the collection of web tracking information and enhance your experience with our Services, we may store cookies on your device. These cookies will remain until (1) you close your browser, (2) you log out of the Services, or (3) they reach their expiration date. For additional details about cookies, you can visit www.allaboutcookies.org.

Furthermore, we may deploy web tracking technologies embedded in the pages of our Services or within email communications to gather information about your actions when you engage with our Services or our email correspondence. Navigational Information may include unique data, such as your IP address. Many of the products we offer, including insurance products, are tailored to your location. You can adjust your browser settings to change which web tracking technologies are allowed while using our Services, although this may impact their performance. Similarly, most mobile devices provide options to disable geo-location data collection, but doing so might also affect the functionality of our Services.

Log Files

When you access content provided by us, we automatically gather information about your computer's hardware and software. This data may include your IP address, browser type, domain names, internet service provider (ISP), the files you viewed on our site (e.g., HTML pages, graphics,

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etc.), operating system, clickstream data, access times, and the addresses of referring websites. We utilize this information to generate general statistics regarding the use of our website. For these purposes, we do link this automatically collected data with other Personal Information such as your name, email address, physical address, and phone number.

HOW WE UTILIZE THE INFORMATION WE COLLECT

Personal Information

We will use and retain Personal Information to provide the Services and to analyze and improve the functionality of the Services.

We may utilize the Personal Information you provide or that we gather about you, along with non-personally identifiable information, to fulfill your requests for our products, programs, and services, respond to your inquiries regarding our offerings, and present you with additional products, programs, or services that we think may interest you. We may also use this information to communicate with you.

Navigational Information

We utilize web tracking information to manage the website and assess its performance, store your user preferences, develop statistical insights on website usage, and analyze user productivity on the site. This enables us to identify which features visitors prefer, helping us enhance our website, tailor your user experience, and evaluate overall effectiveness.

You can disable the collection and use of your location data through the settings on your browser, operating system, or device. You may withdraw consent regarding location data at any time by emailing privacy@Alexai.cloud.

Targeted Advertising

Alex AI Insurtech may deliver targeted advertising to you. This could involve using information about your visits to this and other websites to provide relevant advertisements for products and services that might interest you. We may also use technology to assess the effectiveness of these advertisements. This can be achieved by employing cookies or web beacons to gather information

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about your visits to this and other sites, allowing us to present you with pertinent advertisements for goods and services you may find appealing.

INFORMATION WE SHARE WITH THIRD PARTIES

Personal Information

We will not share your Personal Information with any third parties except in the following circumstances:

- To third-party contractors engaged to provide services on our behalf ("Contractors"), including data analysis and usage of the Services, operating the Services, offering support and maintenance services, performing marketing support, or delivering customer service.
- To insurance carriers and other providers of products in which you have expressed interest.
- When we have your consent to share the information.

Web Tracking Information

We share web tracking information with Contractors to analyze the performance of the Services and user behavior, as well as to operate and enhance the Services. This web tracking information may be disclosed to Contractors in aggregated form or combined with your Personal Information to improve the Services for you.

Additional Disclosures

We reserve the right to disclose any information we collect in connection with the Services, including Personal Information, to any successor to our business due to a merger, acquisition, asset sale, or similar transaction.

We will also share your information with law enforcement agencies, public authorities, or other organizations if required by law, or if we have a good faith belief that such disclosure is reasonably necessary and aligns with our legitimate interests to:

- Comply with a legal obligation, process, or request.

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- Enforce our Terms of Service and other agreements, including investigating any potential violations.
- Detect, prevent, or address security issues, fraud, or technical problems.
- Protect the rights, property, or safety of ourselves, our users, a third party, or the public as permitted by law (e.g., sharing information with other companies and organizations for fraud protection).
- Respond to a lawful request from law enforcement or a legal authority.
- Facilitate an acquisition or merger.

COOKIES

What Are Cookies

A cookie is a small file that contains a string of characters and is sent to your computer when you visit a website. When you return to the site, the cookie allows it to recognize your browser. Cookies can store user preferences and other information.

Cookies set by Alex AI Insurtech are referred to as "first-party cookies." Cookies set by parties other than us are known as "third-party cookies." Third-party cookies enable the provision of features or functionalities from third parties on or through the website (e.g., advertising, interactive content, and analytics). The entities that place these third-party cookies can recognize your computer both when it visits our website and when it accesses certain other websites.

Why We Use Cookies

We utilize both first-party and third-party cookies for various reasons. Some cookies are necessary for technical purposes to ensure our website operates correctly, and we refer to these as "essential" or "strictly necessary" cookies. Other cookies help us track and target user interests to enhance the overall experience on our website. For instance, Alex AI Insurtech monitors the website and pages you visit within our platform to identify which sections are most popular or frequently accessed. This information is used to deliver tailored content and promotions within the Alex AI Insurtech website to users whose behavior indicates interest in specific topics. Third

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parties may also serve cookies through our website for advertising, analytics, and other functions, as detailed below.

Types of Cookies We Use and How We Use Them

The specific types of cookies utilized on our website and their purposes are as follows:

- **Essential Website Cookies:** These cookies are crucial for providing you with services available on our website. Since they are strictly necessary for delivering the website, you cannot opt out of them. However, you can block or delete these cookies by adjusting your browser settings as explained below.
- **Performance and Functionality Cookies:** These cookies enhance the performance and functionality of our website but are not essential for its use. Without these cookies, certain features may become unavailable.
- **Analytics and Customization Cookies:** These cookies gather information that is used in aggregate form to help us understand how our website is utilized or to assess the effectiveness of our marketing campaigns, as well as to customize our website according to your preferences.
- **Advertising Cookies:** These cookies aim to make advertising messages more relevant to you. They perform functions such as preventing the same ad from appearing repeatedly, ensuring that ads are displayed correctly for advertisers, and, in some cases, selecting advertisements based on your interests.
- **Social Networking Cookies:** These cookies allow you to share pages and content that you find interesting on our website through third-party social networks and other websites. Additionally, these cookies may also be used for advertising purposes.

How Can You Control Cookies?

You have the right to choose whether to accept or decline cookies. You can manage your cookie preferences by using the provided opt-out links below. Additionally, you can adjust your web browser settings to either accept or reject cookies. Note that if you choose to disable cookies, you may still access our website, but some features or sections might be restricted.

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The methods for refusing cookies vary by browser, so consult your browser's help menu for further guidance. Many advertising networks also offer an option to opt out of targeted ads. To learn more, please visit <http://www.aboutads.info/choices/> or <http://www.youronlinechoices.com>. You can opt out by visiting <http://preferences.truste.com/>.

Please be aware that opting out will not prevent you from seeing ads altogether. You will still receive general advertisements.

Other Tracking Technologies, Such as Web Beacons

Cookies are not the only tools we use to identify or monitor visitors to our website. We also use a software technology called clear gifs (also known as Web Beacons or Web Bugs) to help us assess the effectiveness of the website and our subscription service by showing us which content resonates with users. Clear gifs are small graphics with unique identifiers, functioning similarly to cookies, and are used to monitor the online movements of website visitors. Unlike cookies, which are saved on the hard drive of your device, clear gifs are embedded invisibly on web pages or in emails, and are typically no larger than the period at the end of this sentence. We use these clear gifs or pixels in HTML-based emails to track which emails have been opened. This enables us to measure the impact of our communications and the effectiveness of our marketing efforts. We link the information collected through clear gifs in emails to our customers' Personal Information.

DATA RETENTION POLICY

We retain personal data only for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required by law. The retention period depends on the nature of the data and the purposes for which it was collected. After expiration of the retention period, personal data is securely deleted or anonymized

FOR CALIFORNIA RESIDENTS

The California Consumer Privacy Act ("CCPA"), effective January 1, 2020, grants California residents specific rights regarding access to and deletion of their "Personal Information" as well as the option to opt out of the sale of this information. Under the CCPA, businesses are also required to include disclosures in their privacy policies regarding how they collect, use, and share

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Personal Information. This section provides the disclosures that Alex AI Insurtech LLC is required to make under the CCPA and outlines the rights available to California residents.

In this section, "Personal Information" refers to information as defined by Cal. Civ. Code 1798.140(o), as updated from time to time. If there is any conflict between the provisions in this section and other parts of this Privacy Policy, the provisions in this section take precedence for California residents.

Categories of Information Collected, Disclosed, or Sold in the Past 12 Months

The table below outlines the categories of Personal Information that Alex AI Insurtech LLC has collected within the last 12 months from the effective date of this Privacy Policy. For each category, it specifies:

- Whether Alex AI Insurtech has sold the category of Personal Information to a third party or disclosed it for a business purpose.
- The categories of third parties to whom the information was disclosed or sold.

This table does not include Personal Information provided to us in a business-to-business context by partners or other customers.

Category of Personal Information Collected	Sold or Disclosed?	Category of Third Parties to Whom the Personal Information was Sold or Disclosed
Identifiers (including name, IP address, email address, phone, address)	Disclosed	Disclosed for a business purpose to Service Providers
Customer Records Information (including signature, bank account number, address)	Disclosed	Disclosed for a business purpose to Service Providers
Characteristics of Protected Classifications	Not Sold or Disclosed	None



Commercial Information (including records of services purchased in the past)	Disclosed	Disclosed for a business purpose to Service Providers
Internet or Other Network Activity Information (including website interactions)	Disclosed	Disclosed for a business purpose to Service Providers
Geolocation Data	Not Sold or Disclosed	None
Professional or Employment-Related Information (including job title, affiliation)	Disclosed	Disclosed for a business purpose to Service Providers

CCPA Rights for California Residents

California residents have the right to:

- **Request Deletion** of their Personal Information ("Request to Delete").
- **Opt-Out of the Sale** of their Personal Information ("Request to Opt-Out").
- **Request Information** about our data practices ("Request to Know"), including:
 - Categories and specific pieces of Personal Information we have collected.
 - Categories of sources from which we collect Personal Information.
 - Business or commercial purposes for collecting or selling Personal Information.
 - Categories of Personal Information sold and the categories of third parties to whom it was sold.
 - Categories of third parties with whom we have shared, disclosed for a business purpose, or sold Personal Information, along with the types of Personal Information involved.

Non-Discrimination and Service Requirements

Alex AI Insurtech LLC will not discriminate against users who exercise their CCPA rights. However, we may provide different prices, levels, or quality of services if such differences are reasonably

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related to the value of a user's data. Additionally, we may offer financial incentives in exchange for the collection, sale, or deletion of Personal Information.

Certain Personal Information is necessary for us to deliver our Services. For example, to provide an accurate insurance quote, we must collect specific details about you. If you choose not to provide essential information, you may be unable to access some or all of our Services.

Submitting Requests to Know, Opt-Out, or Delete Personal Information

California residents may exercise their rights to access, opt-out of the sale of their data, or request data deletion by completing the form available at "Do Not Sell My Data," emailing us at privacy@alexai.cloud or calling us at (480) 630-9630

Before sharing any Personal Information or processing an Opt-Out or Deletion request, we may require verification of your identity. If Alex AI Insurtech LLC is unable to verify your identity, we will respond to explain the reason.

Within 10 business days, we will confirm receipt of a Request to Know. Our response will typically be provided within 45 days. Should additional time be necessary, we will inform you of the reason for the delay, extending the response time up to an additional 45 days if needed. We are not required to provide Personal Information more than twice in a 12-month period. In cases where requests are manifestly unfounded or excessive, a reasonable fee may apply, or we may refuse to process the request(s).

Once verified, we will (a) honor the request or (b) where applicable, explain if the CCPA does not mandate action regarding your Personal Information. Alex AI Insurtech LLC may delete information by de-identifying, aggregating, or permanently erasing it.

Authorized Agents

California residents may designate an authorized agent to submit Requests to Know, Opt-Out, or Delete on their behalf. Unless the agent provides Alex AI Insurtech LLC with a power of attorney executed by the California resident, we may require the California resident to confirm their identity with us and/or provide written authorization for the agent to make the request.

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California Online Privacy Protection Act Notice

California enacted A.B. 370, amending the California Online Privacy Protection Act, which requires website operators like Alex AI Insurtech LLC to disclose responses to "Do Not Track" signals and any third-party collection of personally identifiable information.

Alex AI Insurtech LLC does not respond to "Do Not Track" signals.

We do not permit the collection of personally identifiable information from our users by third parties through advertising technologies unless separate consent is provided.

Security

Alex AI Insurtech LLC implements physical, electronic, and managerial procedures in accordance with applicable laws to protect the security and integrity of your Personal Information. While we use commercially reasonable efforts to safeguard your information, no transmission over the Internet is entirely secure. We cannot guarantee absolute security and are not liable for breaches beyond our control.

Amendments

We may modify this policy periodically. If we make material changes to how we collect, use, or share personal information, we will notify you via our website. The updated policy will include a new effective date. Continued use of our services after such changes constitutes your acceptance of the revised policy.

Accessibility

This Privacy Policy is available in alternative formats upon request to ensure accessibility for individuals with disabilities. Contact us at privacy@alexai.cloud or (480) 630-9630 for assistance.

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Children

Alex AI Insurtech LLC does not knowingly collect or retain personally identifiable information from individuals under 16 years of age, and no part of our website is intended for children under 16. If you are under 16 years of age, please do not use our website. The California Consumer Privacy Act (CCPA) and the Children's Online Privacy Protection Act (COPPA) impose requirements on websites that collect personally identifiable information from children under 13 years old. If Alex AI Insurtech LLC becomes aware that information has been collected from individuals under 13 without verifiable parental consent, we will take steps to delete that information. For such requests or if you have questions or concerns regarding this Privacy Policy or its implementation, please contact us at: privacy@alexai.cloud.

Visitors From Outside the United States

Alex AI Insurtech LLC and its servers are located in the United States, and our operations are governed by applicable federal and state laws. Individuals who access our services from outside the United States do so voluntarily and at their own risk, and are responsible for complying with local laws, rules, and regulations. We reserve the right, at our sole discretion, to restrict the availability of our services, in whole or in part, to any person, geographic area, or jurisdiction. We make no representations or warranties that our services, or any part of them, are appropriate or available for use in locations outside the United States. By accessing or using our services, you consent to the use and disclosure of information in accordance with this privacy policy, subject to applicable U.S. laws.

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