

Privacy Policy

Protecting the privacy and security of personal information about our customers is important. This privacy policy ("Privacy Policy") tells you how Corcoran & Hoyt LLC ("Corcoran & Hoyt"), treats information collected on www.corcoranhoyt.com about our current and former customers. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information.

If you have questions or complaints regarding our Privacy Policy or practices, please contact us at 813-543-1962 or by email at info@corcoranhoyt.com.

We do not sell or share information about our customers with anyone else other than in the ways that are described in this Privacy Policy. We maintain physical, electronic and procedural safeguards to protect the information. Our employee access to information about our customers is limited to people who need access to do their jobs.

COLLECTION OF INFORMATION

We get most of the information we need from customer applications and other forms. If a customer authorizes it, we may get information from others. We may obtain information as we process customer transactions. If you provide information to Corcoran & Hoyt regarding other individuals, you agree: (a) to inform the individual about the content of this Privacy Policy, and any other applicable Privacy Notice provided to you; and (b) to obtain any legally required consent of information about the individual in accordance with this Privacy Policy and any other Privacy Notice.

For example, when a person applies for life insurance we may ask for permission to get information from insurance support organizations such as the Medical Information Bureau and consumer reporting agencies. We may also obtain information as we process customer transactions. The information we collect through our Web site and offline includes:

- CUSTOMER INFORMATION: such as Name, Date of Birth, Telephone Number, Email Address, Social Security Number and Demographic Data.
- FINANCIAL INFORMATION: such as Credit History, Income, Assets, Bank Account information, Credit Card information and Other Insurance Products.

- HEALTH INFORMATION: such as Medical History and other factors affecting insurability.

THIRD PARTY PERSONAL INFORMATION

We may collect the following personal information from you about your contacts or friends:

- First and last name

They may contact us at info@corcoranhoyt.com to request that we remove this information from our database.

USE OF INFORMATION

We use the information for business purposes, such as:

- contacting you regarding the products or services in which you have expressed an interest.
- processing applications and claims,
- servicing your business,
- responding to your questions and concerns,
- improving our Web site and marketing efforts, and
- offering you other products and services.

INFORMATION SHARING

We share the information with others who provide services to help us process or administer our business.

We may share information under the following circumstances:

- with medical examiners who help us underwrite life insurance applications
- with service providers such as third parties who help us process claims or print our customer statements, an email service provider to send out emails on our behalf, and an employment company to assist us with our hiring. We require that our service providers limit their use of the information and keep it confidential, and will share the personal information you provide only as necessary for the third party to provide that service

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- when we have the customer's prior permission
- when we are allowed or required by law to disclose it, such as to comply with a subpoena, or similar legal process
- when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request, or
- if Corcoran & Hoyt is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our Web site of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information

We may share information with other companies to offer customers other financial products and financial services that may be of interest to them.

However, you have the right to tell us that you do not want us to share any information with these companies. This right is known as the right to "opt out." You may opt out at any time by sending us a written request to the address below. Even if you opt out we may still disclose information as allowed or required by law.

We will not share information with anyone else unless:

- we have the customer's permission, or
- we are allowed or required by law to disclose it.

In certain situations, Corcoran & Hoyt may be required to disclose personal information in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

Due to the global nature of our business, for the purposes set out above we may transfer information to parties located in other countries. We may transfer information internationally to our group companies, service providers, business partners and governmental or public authorities. By providing information through our on-line services, and/or by sending a communication to a Corcoran & Hoyt Company e-mail address, you understand and consent to the collection, use, processing disclosure and transfer of such information in the United States and other countries or territories, which may have different data protection laws than the country where you reside, in accordance with the terms of this Privacy Policy. Further, please note that

any communication you send to a Corcoran & Hoyt Company e-mail address will be routed through the United States. We will utilize appropriate safeguards governing the transfer and usage of your personal information.

How Can I Unsubscribe From Corcoran & Hoyt Communications?

We will occasionally send you newsletters and information on products, services, special deals, and promotions. We will use your name and email address to send these emails to you.

You may unsubscribe or opt out of these communications at any time by sending us a written request or by following the unsubscribe instructions contained in each of the email communications you receive. Even if you unsubscribe we may still disclose information as allowed or required by law.

We will send you strictly service-related announcements on rare occasions when it is necessary to do so. For instance, if our service is temporarily suspended for maintenance, we might send you an email. Generally, you may not unsubscribe from these communications, which are not promotional in nature. If you do not wish to receive them, you have the option to deactivate your account.

How Does Corcoran & Hoyt LLC Keep My Social Security Number Safe?

It is the policy of Corcoran & Hoyt to protect customer and employee Social Security Numbers that we collect in the course of our business as confidential. This includes maintaining physical and electronic security procedures to guard against unauthorized access to Social Security Numbers. We also limit access to Social Security Numbers, by among other means, only granting access to Social Security Numbers to our employees who use that information to perform their job-related duties. In addition, we do not disclose Social Security Numbers to third parties, except where required or permitted by law.

Do We Collect Information About Children?

We do not knowingly collect, maintain, or use personal information from our site about children under the age of 13. We request that persons under the age of 18 not use our site without supervision from a responsible adult. If a child whom we know to be under the age of 13 sends personal information to us online, we will delete their personal information immediately.

Is This Privacy Policy a Contract?

This Privacy Policy is not a contract and is not intended to be a contract between customers or visitors, and the site sponsor, its subsidiaries or affiliates with respect to any information practices concerning information obtained through use of this site.

Will I Be Notified of Privacy Policy Changes?

If we decide to change our privacy policy, we will post those changes on our Web site. Access to those changes will be presented via a link on our homepage and other places we deem appropriate so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We will use information in accordance with the privacy policy under which the information was collected. If, however, we are going to use users' personally identifiable information in a manner different from that stated at the time of collection, we will notify users via email or postal mail, prior to changes taking effect. Users will have a choice as to whether or not we use their information in this different manner. However, if users have opted out of receiving communication from Corcoran & Hoyt then they will not be contacted, nor will their personal information be used in this new manner. In addition, if we make any material changes in our privacy practices that do not affect user information already stored in our database, we will post a prominent notice on our Web site notifying users of the change, prior to changes taking effect.

How Can I Contact You for Information?

If users have any questions regarding our Privacy Policy, please contact us at:

13650 W Hillsborough Avenue

Oldsmar, Florida 33635

813-543-1962

info@corcoranhoyt.com

How Do I Access Personal Information?

Upon request, Corcoran & Hoyt will provide you with information about whether we hold any of your personal information. To request this information please contact us at info@corcoranhoyt.com.

If your personally identifiable information changes, or if you no longer desire our service, you may correct, update or deactivate it by emailing our Customer Support at info@corcoranhoyt.com or by contacting us by telephone or postal mail at the contact information listed above. We will respond to your request within a reasonable timeframe.

We will retain your information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Are Cookies/Online Tracking Used On This Site?

A cookie is a piece of data stored on the user's device tied to information about the user. We use both session ID cookies and persistent cookies. For the session ID cookie, once users close the browser, the cookie simply terminates. A persistent cookie is a small text file stored on the user's hard drive for an extended period of time. Persistent cookies can be removed by following Internet browser help file directions. If users reject the cookie, they may still use our site. Persistent cookies enable us to track and target the interests of our users to enhance the experience on our site. We do not respond to browser do-not-track signals at this time.

Are Other Tracking Technologies Used on This Site?

Technologies such as cookies, web beacons (also known as pixel tags), or similar technologies are used by Corcoran & Hoyt and our partners, affiliates, or analytics or service providers (such as Google Analytics for site performance metrics and Tidio for online chat functionality). These technologies are industry standards and are used in analyzing trends, administering the site, tracking users' movements around the site and to gather demographic and other information

about our users individually and about our user base as a whole. We may receive reports based on the use of these technologies by these companies on an individual as well as aggregated basis.

As is true of most Web sites, we use third party tracking partners to gather certain information automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and clickstream data. We use this information to analyze trends, to administer the site, to track users' movements around the site and to gather demographic information about our user base as a whole.

Our website may also use a website recording service which may record mouse clicks, mouse movements, page scrolling and text keyed into website forms, not including personal information. Data collected by this service is used to improve our website usability. The information collected is stored and is used for aggregated and statistical reporting, and is not shared with anybody else.

How Is Information Used for Customer Reviews?

We may provide you the opportunity to participate in reviews conducted via email. If you participate, we will request certain personally identifiable information from you. Participation in these reviews is completely voluntary and you therefore have a choice whether or not to disclose this information. The requested information typically includes contact information (such as name and shipping address), and demographic information (such as zip code).

We use this information to evaluate our level of customer service. With your consent we may post your reviews on our Web site along with your name. If you want your review removed please contact us at info@corcoranhoyt.com.

We use a third party service provider to conduct these reviews; that company is prohibited from using our users' personally identifiable information for any other purpose. We will not share the personally identifiable information you provide through a review with other third parties unless we give you prior notice and choice.

Is this Web Site Secure?

This Web site takes precaution to protect our users' information. Access to users' information is restricted in our offices, and we follow generally accepted standards to protect the personal information submitted to us, both during transmission and once we receive it. When you enter sensitive information (such as a credit card number) on our order forms, we encrypt the transmission of that information using secure socket layer technology (SSL). Only employees who need the information to perform a specific job (for example, an agent or a customer service representative) are granted access to personally identifiable information. Furthermore, employees are kept up-to-date on our security and privacy practices. Every year, as well as any time new policies are added, our employees are notified and/or reminded about the importance we place on privacy, and what they can do to ensure our users' information is protected. Finally, the servers that store personally identifiable information are in a secure environment in a locked facility. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, we cannot guarantee its absolute security. If you have any questions about the security at our Web site, send an email to info@corcoranhoyt.com.

Am I Protected When Linking to Other Sites?

This Web site may from time to time contain links to other Web sites, banner ads or advertisements (which in turn may link to other locations) for the convenience of users in locating information and services that may be of interest. If you use these linked Web sites or advertisements, you may leave this site and go to Web sites that we do not control. If you decide to visit these Web sites or advertisers, you do so at your own risk and it is your responsibility to read and comply with the privacy policies on those Web sites. Your right to privacy on a linked site is limited to whatever rights are provided to you by the owner of the linked site.

Our Web site includes Social Media Features, such as the Facebook button, "Like" button and Widgets, such as the Share this button or interactive mini-programs that run on our site. These Features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the Feature to function properly. Social Media Features and Widgets are either hosted by a third party or hosted directly on our Site. Your interactions with these Features are governed by the privacy policy of the company providing it.

Corcoran & Hoyt LLC Privacy Policy

This Privacy Policy only applies to this site. This site only includes its home page and pages hereunder operated by Corcoran & Hoyt. This Privacy Policy does not apply to any linked site, any site provided by a third party or any site provided by our partners and/or its affiliates. You must consult the privacy policy of each site, particularly at any sites provided by third parties, in order to determine what information about you is collected and how that information is used. Corcoran & Hoyt LLC office is located at 13650 W Hillsborough Avenue, Oldsmar, Florida 33635.