

Privacy Policy

Revised: December 14, 2023

This privacy policy describes the privacy practices of The Savings Genius (referred to herein as “We”, “Us,” or “The Savings Genius”) websites that include a link to this policy. This Privacy Policy applies to the website and all mobile applications (collectively, the “Site”).

INFORMATION WE COLLECT ABOUT YOU AND HOW WE GET THAT INFORMATION

When you visit our Web page, submit information via a form, or contact us for support or other offerings, we collect information that identifies you. This includes information such as your name, email address, IP Address, or zip code. We may also sometimes collect other information that does not identify you, such as information regarding browser name, operating system, internet service provider, mobile device type, and your mobile network information.

- **Contact Information:** If you contact us for support, we will collect general contact information that you provide to us. This includes: your name, email address, and telephone number.
- **Email Addresses:** If you contact us for support, we will collect general contact information that you provide to us. This includes: your name, email address, and telephone number.
- **Online Identifiers:** When you access the Site, we obtain your Internet Protocol address, browser user agent, and sometimes your device id.

THIRD PARTY INFORMATION COLLECTION/ "DO NOT TRACK"

With respect to Ad Servers: As a result of your visit to our Site, ad server companies may collect information such as your domain type, your IP address and clickstream information. For further information, consult the privacy policies of the companies representing the ads or http://www.google.com/privacy_ads.html . Third parties with whom we partner to provide certain features on the Site or to display advertising based upon your web browsing or application activity use Flash cookies and HTML5 to collect and store information. Various browsers may offer their own management tools for removing HTML5. To manage Flash cookies, please [click here](#):

“Do-Not-Track” is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. We do not currently respond to Do-Not-Track signals. If you wish to limit the collection of information by us or third party partners to provide you with advertising based upon your website browsing activities and interests, you may click <http://preferences-mgr.truste.com> to opt out. To opt out of targeted advertising on your mobile device, iOS users can click here: <https://support.apple.com/en-us/HT205223> to learn how to limit ad tracking and Android users can click here: <https://support.google.com/ads/answer/2662922?hl=en> learn how to opt out of interest-based ads. Please note that opting out of interest-based/targeted advertising does not limit all advertising. You will continue to receive generic advertisements.

HOW WE USE THE INFORMATION WE COLLECT

- Deliver the products and services you requested
- Improve customer service
- Improve our Site
- Personalize your user experience
- Manage our business

More Information On Data Trackers:

Cookies are small text files stored by your web browser when you use websites. You can control how websites use cookies by configuring your browser's privacy settings (please refer to your browser's help function to learn more about cookie controls). Note that if you disable cookies entirely, our Web pages may not function properly. We use cookies in several ways, such as:

- Authenticating and identifying you on our websites so we can provide you the services you requested
- Keeping track of information you have provided to us such as items that you add to your shopping cart or pages that you visit
- Storing your preferences
- Measuring your use of our Web pages so that we can improve them and tailor our websites to your interests
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This allows us to customize Web page content, alert you to new areas that we think might interest you, provide better services, and ensure that you are not repeatedly sent the same banner ads, when you return to our Web pages. Web beacons (sometimes called "tracking pixels", "transparent GIFs", "clear GIFs", "pixel gifs", or "pixel tags") are tiny, invisible images that allow us to track activities on our Web pages and on emails we send. We receive tracking pixel data primarily through offer pages published by our advertisers. Tracking pixels help us figure out if certain features, notifications, and products or services are effective and if they can be improved. We may use your information for any other purposes with your consent.

HOW LONG WE KEEP PERSONAL INFORMATION

We will retain your personal information for as long as necessary to provide you with the product and services you have requested and as needed to comply with our legal obligations and enforce our agreements.

OPTING-OUT

If you supply us with your email address, you may receive periodic emails from us with information on new products and services or upcoming events. If you do not want to receive emails from us in the future, please let us know by sending us an email to: contactus@thesavingsgenius.com. However, we may still contact you concerning administrative or transactional matters. If you supply us with your postal address, you may receive periodic mailings from us with information on new products and services or upcoming events. If you do not wish to receive such mailings, please let us know by calling us at the number provided below, writing to us at the below address, or emailing us at contactus@thesavingsgenius.com. Persons who supply us with their telephone numbers may receive telephone contact from us with information regarding new products and services or upcoming events. If you do not wish to receive such telephone calls, please let us know by calling us at the number provided below, writing to us at the below address, or emailing us at contactus@thesavingsgenius.com.

HOW WE SHARE THE INFORMATION WE COLLECT

The Savings Genius works with companies that help us run our business. From time to time, we need to share some of your personal information with these companies so that they can perform requested services. They can only access your personal information to carry out the tasks we have asked them to do. They are required to meet both legal and industry standards to ensure that your data is protected. We may share your personal information with:

Service Providers: The Savings Genius may share information about our visitors and/or customers with our contracted service providers so that these service providers can provide services on our behalf. These service providers are authorized to use your personal information only as necessary to provide the requested services to us. Without limiting the foregoing, The Savings Genius may also share information about visitors and/or customers with our service providers to ensure the quality of information provided. Without your permission, The Savings Genius does not share, sell, rent, or trade any information with third parties for their promotional purposes.

Affiliates: The Savings Genius may share information with affiliate companies in order to work with them. For example, we may need to share personal information with other companies within our corporate family for customer support, marketing, technical operations and account management purposes.

Business Partners: SometimesThe Savings Genius partners with our affiliated companies and other companies to offer new products, services, or advertising opportunities to existing clients. We may share personal information collected in connection with your purchase or expression of interest with our partner(s). If you do not wish for your information to be shared in this manner, you may opt out of receiving such communications by contacting us at contactus@thesavingsgenius.com.

Compelled Disclosure: Sometimes, we are required to use or disclose information provided if required by law or if we reasonably believe that use or disclosure is necessary to protect The Savings Genius' rights and/or to comply with a judicial proceeding, court order, or legal process.

Upon request we provide site visitors with access to information that we have collected and that we maintain about them. An individual may opt-out of such uses of their personal information by contacting us at contactus@thesavingsgenius.com.

HOW WE PROTECT YOUR INFORMATION

We understand that the security of your personal information is important. We have reasonable and appropriate administrative, technical, and physical security measures in place to protect against the loss, misuse or alteration of information that we have collected from you at our site. Please note that the transmission of information via the Internet or other means of communication is not completely secure. Although we take reasonable measures to secure your information, we cannot guarantee the security of your information transmitted to our Site or through other means of communication. Any transmission of information is at your own risk. We are not responsible for the circumvention of any privacy setting or security measures contained on any of our systems, including but not limited to our Site.

CHILDREN UNDER 13

Our Site and products or services available through this Site are not intended for children under 13 years-old. We do not knowingly solicit data online from or market online to children under 13 years-old. If we knowingly receive a child's personally identifiable information, we will immediately delete it from our system. If you are the parent or legal guardian of a child under 13 years old and you believe we have received personal information from your child, please contact us at contactus@The Savings Genius.com.

LINKS TO THIRD PARTY WEBSITES

The Site may include links to other websites or mobile applications whose privacy practices may differ from ours. We are not responsible for any practices employed on third-party websites or applications, including the information and content contained on the website or application. If you submit information to a third-party website or application, your information is governed by the third party's privacy policy. We encourage you to carefully read the privacy policy of any website or application you visit, access or use.

TRANSFER OF PERSONAL INFORMATION ACROSS NATIONAL BORDERS

We primarily store information about our visitors and customers in the United States. However, we may transfer your personal information across national borders to other countries in compliance with applicable laws.

CHANGES TO THIS PRIVACY POLICY

If our information practices change at some time in the future we will post the changes to our Privacy Statement Web page to notify you of these changes. We encourage you to periodically review this Privacy Statement for the latest information on our privacy practices.

ACCEPTANCE OF THESE TERMS

By using this Site, you signify your acceptance of this Policy. If you do not agree to this Policy, please do not use our Site. Your continued use of the Site following the posting of changes to this Policy will be deemed your acceptance of those changes.

PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

This Privacy Notice for California Residents supplements the information contained in The Savings Genius's above PRIVACY NOTICE and applies solely to all visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (CCPA) and any terms defined in the CCPA have the same meaning when used in this Notice. This Notice does not apply to employment-related personal information collected from California-based employees, job applicants, contractors, or similar individuals. Where noted in this Notice, the CCPA temporarily exempts personal information reflecting a written or verbal business-to-business communication ("B2B personal information") from some of its requirements.

INFORMATION WE COLLECT

Our Website collects information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device ("personal information"). Personal information does not include: Publicly available information from government records. Deidentified or aggregated consumer information. Information excluded from the CCPA's scope, like: health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data; personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

In particular, our Website has collected the following categories of personal information from its consumers within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES

B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	NO
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	NO
D. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	NO
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	NO
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
I. Professional or employment-related information.	Current or past job history or performance evaluations.	NO
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R Part 99)).	Education record directly related to a student maintained by an educational institution or party acting n its behalf, such as grades, transcripts, class list, student schedules, student identification codes, student financial information, or student disciplinary records.	NO
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

Our Website obtains the categories of personal information listed above from the following categories of sources:

Tracking information received indirectly from forms you complete or products and services you purchase.

Use of Personal Information We may use or disclose the personal information we collect for one or more of the following purposes:

To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote or ask a question about our products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to purchase a product or service, we will use that information to process your payment and facilitate delivery. We may also save your information to facilitate new product orders or process returns. To provide, support, personalize, and develop our Website, products, and services. To process your requests, purchases, transactions, and payments and prevent transactional fraud. To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses. To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business. To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations. As described to you when collecting your personal information or as otherwise set forth in the CCPA. To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our consumers is among the assets transferred.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing Personal Information

We may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract. We share your personal information with the following categories of third parties:

Service providers

Disclosures of Personal Information for a Business Purpose In the preceding twelve (12) months, Company has disclosed the following categories of personal information for a business purpose: Category F: Internet or other similar network activity. Category G: Geolocation data. We disclose your personal information for a business purpose to the following categories of third parties:

Service providers

Sales of Personal Information In the preceding twelve (12) months, Company had not sold personal information.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request (see Exercising Access, Data Portability, and Deletion Rights), we will disclose to you:

The categories of personal information we collected about you. The categories of sources for the personal information we collected about you. Our business or commercial purpose for collecting or selling that personal information. The categories of third parties with whom we share that personal information. The

specific pieces of personal information we collected about you (also called a data portability request). If we sold or disclosed your personal information for a business purpose, two separate lists disclosing: sales, identifying the personal information categories that each category of recipient purchased; and disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

Deletion Request Rights You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see Exercising Access, Data Portability, and Deletion Rights), we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies. We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, or otherwise perform our contract with you. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.)
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Exercising Access, Data Portability, and Deletion Rights To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by:

Emailing us at contactus@thesavingsgenius.com Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. You may only make a verifiable consumer request for access or data portability twice within a 12-month period.

The verifiable consumer request must:

Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, which may include: Full name, email address, date & time of transaction Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a

verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request. For instructions on exercising sale opt-out rights, see Personal Information Sales Opt-Out and Opt-In Rights.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance, specifically in a csv document.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Personal Information Sales Opt-Out and Opt-In Rights

We do not sell the personal information of consumers. You do not need to create an account with us to exercise your opt-out rights. We will only use personal information provided in an opt-out request to review and comply with the request.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services. Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties. Provide you a different level or quality of goods or services. Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services. However, we may offer you certain financial incentives permitted by the CCPA that can result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information's value and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.

Other California Privacy Rights California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to contactus@thesavingsgenius.com.

Changes to Our Privacy Notice We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the Website and update the notice's effective date. Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.

Contact Information If you have any questions or comments about this notice, the ways in which The Savings Genius collects and uses your information described below and in the Privacy Policy, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at: contactus@thesavingsgenius.com

Disclaimer: The Savings Genius is a referral source that provides information and access to a helpline to match consumers with companies that may provide insurance coverage to them. The Savings Genius does not act as an insurance broker and does not make decisions about what insurance coverage may be available to you. The Savings Genius does not promise a specific outcome or the results you may achieve by calling the helpline. The helpline is free to call but the services or programs that you pursue may have costs associated with them. Neither The Savings Genius nor any of the supplemental insurance plans to which you may be connected are endorsed by the U.S. Government or the federal Medicare program. The Savings Genius.com is not connected to or endorsed by the U.S. government or the federal program. Privacy Policy - The Savings Genius.com