

Health Republic Insurance - Website Privacy Policy

Introduction

We take the issue of safeguarding your privacy very seriously. We have created this Website Privacy Policy in order to better familiarize you with the information we collect through this website and the ways in which we use the information we collect. This Website Privacy Policy does not apply to information collected through other means (such as by telephone or in person) although that information may be protected by other privacy policies. As used in this Website Privacy Policy, terms such as "we" or "our" and "Company" refer to Freelancers Health Service Corporation, Inc., doing business as Health Republic Insurance ("Health Republic") and its current and future affiliate entities.

When you visit and navigate our website and when you communicate with us through our website, we will not collect personal information about you unless you provide us that information voluntarily. Any non-public personal information that you may provide through our website will be used solely for the purpose stated on the page where it is collected. In some cases, and in all cases where required by law or regulation, you will be able to update the information that you provide to us either by sending us an email or, where you have established personal profiles with us, by updating your profile online. Please refer to the specific pages where data is collected for more information.

Our website is intended for a New York State audience. If you access our website from outside New York, you acknowledge, agree, and consent that any information you provide (including any personal information) may be transferred to and processed by a computer located within New York State, and subject to New York State laws and regulations. Furthermore, if you access our website from outside New York State, you acknowledge and agree that you are responsible for compliance with any applicable laws, rules or regulations applicable to such use, including the laws of New York State.

What is Personal Information?

We collect information, including personally identifiable information, about you when you voluntarily supply such information. By "personal information," we mean information that can identify you as an individual, such as your name, telephone number, e-mail address, Social Security number and certain demographic information such as age and gender.

Why is Personal Information Collected?

We collect personal information in order to provide information to you about our plans and services, health care reform and other helpful information. **Information collected may be shared with our employees or other third parties, such as our contractors or agents that perform certain functions and services on our behalf.**



How is Personal Information Collected?

To collect personal information, we provide a link on our website to an input form in which you can enter your first and last name, your email address, your telephone number, and your zip code.

Website Email Addresses

We may provide links on our website to one or more email addresses to facilitate communication between you and Health Republic. We welcome your comments or questions about our website and provide the email addresses for that purpose. We will share your comments and questions with our customer service representatives and those employees most capable of addressing your questions and concerns.

Please note that, unless explicitly stated, email on our website is not a secure and confidential means of communication. Like most, if not all, non-encrypted electronic Internet communications, the email on our website may be accessed and viewed by other Internet users without your knowledge and permission while in transit to us. For that reason, to protect your privacy, please do not use email to communicate information to us that you consider confidential. If you wish, you may contact us instead by telephone at the numbers provided at various locations on our website.

What if I don't want information about me to be collected?

Providing Health Republic with your personal information is optional. You do not have to provide us with personal information if you do not want to. Opting not to provide information may limit your ability to request and receive information from us. Personally identifiable information will not be collected from you without your knowledge and approval.

How is Personal Information Protected?

Health Republic has adopted and adheres to stringent security standards designed to protect non-public personal information collected through our website against accidental or unauthorized access or disclosure. Health Republic protects such personal information by using physical, technical, and administrative safeguards.

We will not sell, license, transmit or disclose this information outside of Health Republic or its affiliate entities unless (a) expressly authorized by you, (b) necessary to enable our contractors or agents to perform certain functions and services on our behalf, or (c) required or permitted by law. In all cases, we will disclose the information consistent with applicable laws and regulations and we will require the recipient to protect the information and use it only for the purpose it was provided.



Other Information

You should also be aware that when you visit our website, we may collect certain information that does not identify you personally, but provides us with "usage data," such as the number of visitors we receive or what pages are visited most often. This data helps us to analyze and improve the usefulness of the information we provide at our website.

Linking to Other Sites

From time to time, we will provide links to other websites, not owned or controlled by Health Republic. We do this because we think this information might be of interest or use to you. While we do our best to ensure your privacy, we cannot be responsible for the privacy practices of other sites. A link to a non-Health Republic website does not constitute or imply endorsement by Health Republic. Additionally, we cannot guarantee the quality or accuracy of information presented on non-Health Republic websites. We encourage you to review the privacy practices of any website you visit.

Changes to this Website Privacy Policy

This Website Privacy Policy is effective as of September 27, 2013. Health Republic may change this Website Privacy Policy from time to time without notice. When updates are made, the Website Privacy Policy version date (located at the bottom of this policy) will also be updated to reflect that a revision occurred. We encourage you to periodically re-read this policy to see if there have been any changes that may affect you. This statement is not intended to and does not create any contractual or other legal rights in or on behalf of any party.

Contact Information

Please contact <u>info@newyork.healthrepublic.us</u> for more information on privacy.

Last Updated: September 27, 2013.