

**Best coverages for the most** COMPETITIVE RATES IN THE MARKET!

KarlMaxEnterprise.com is dedicated to providing fast, accurate home insurance quotes to internet consumers. Our proprietary software scans all of the markets, quoting every insurance carrier nationwide within minutes, returning the lowest home insurance rates available on any home, any age, anywhere instantly!  Never again wait for an insurance agent to respond with an inflated quote that does not help close your loan or fit your budget.  KarlMaxEnterprise.com technology is easy to use; all you have to do is enter a few details about a property into the platform and you get instant results delivered right to your email inbox.

# Privacy Policy

We do not sell your information. Period. At KarlMaxEnterprise.com and its related companies, protecting your privacy and earning your trust is essential. Policyholders just like you have trusted us with their insurance needs for over 26 years, and we take our obligation to safeguard and secure your personal information very seriously. We want you to understand how we protect your privacy and when we collect and use your information. This Privacy policy applies solely to karlmaxenterprise.com and its affiliated companies, as insurance brokers. For privacy policy information related to your chosen insurance carrier, please refer to that insurance carrier’s privacy policy.

**Summary**

This summary tells you the basics of our privacy commitment to you, how we collect and use your information, how we protect it, and who can see it. Please read the entire privacy policy below for full details.

* We obtain personal information from you directly, from your transactions with us, and from third parties such as state motor vehicle departments (DMV’s).
* We use your information only to conduct our business and provide insurance to you.
* We will not sell your information to third parties for marketing purposes
* Any third parties who perform services for us are required to safeguard any customer information and may only use it in connection with performing those services.
* We extensively secure and limit access to your information.
* We protect information about potential, current, and former policyholders.

### Information We Collect

**Personally Identifiable Information From You**: During the quoting process, application, or claims handling processes we may ask for certain personally identifying information including but not limited to your: name, address, phone number, email address, Social Security number, driver’s license number, and/or date of birth. If you gave us your email address, we may use it from time to time to notify you of such things as transaction confirmations, exciting new services, great deals or special offers. If you do not wish to be contacted by email for non-policy related communications, you may unsubscribe to opt-out by following the instructions at the bottom of any KarlMaxEnterprise.com email you may receive. Please allow up to 10 days for the opt-out request to take effect. We may also collect Information about your transactions and experiences with us and others, such as your payment history, claims, coverage, and vehicle changes.

**Non-Personally Identifiable Information**; We may collect demographic information about you such as gender, zip code, and birth date, and information regarding your preferences and usage. This type of information is not, by itself, personally identifiable information. However, if we link such information with personally identifiable information in a manner that identifies a particular individual, then we will treat all such information as personally identifiable information for purposes of this Privacy Policy. We may collect non-personally identifiable information about you through a variety of technical methods, including the following: Collection of Usage Details and IP Address. As you navigate through this Site, we may collect details of your visits to this Site, including, but not limited to, traffic data, location data, logs, the resources that you access, and information about your computer and Internet connection, including your IP address, operating system and browser type. We may use this information for system administration and to report aggregate information to our advertisers and business partners. Collection with Cookies. “Cookies” are pieces of information that a website sends to your computer while you are viewing a website. We may set and access cookies on your computer to track and store preferential information about you. You consent to our placement of cookies on your computer. Please note that most Internet browsers will allow you to stop cookies from being stored on your computer and to delete cookies stored on your computer. If you choose to do so, however, your use of certain aspects of this Site may be restricted.

The information collected through these technical methods, standing alone, cannot be used to determine your identity. Such information may, however, be combined in a way that makes it become personally identifiable information. If this happens, we will treat the combined information as personally identifiable information.

**Information From Third Parties:** We may request and subsequently receive Information about you from consumer reporting agencies, which provide us with motor vehicle reports, claim reports, and/or credit information where permitted by law. When you ask for a rate quotation, we may obtain credit information if permitted by applicable state and federal laws. Our sales and service representatives do not have access to the details of your credit information. Other companies who view your credit report will not see the KarlMaxEnterprise.com inquiry. It will be visible only to you. Our inquiry will not affect your credit score or credit rating. If you commit to purchase a policy with KarlMaxEnterprise.com, we will also confirm your driving history, motor vehicle, vessel, or home owners’ record and claims history (as applicable to confirm your quote). As permitted by law, we may also review your applicable record, claims history, and/or credit information in connection with any renewal(s).

**Access and Correction of Personal Information:** You may have the right to access and correct the personal information that we have collected about you. Upon your request we will provide you with a notice of our insurance information practices that describes how those rights may be exercised. Upon the request of residents of other states, we will take reasonable steps to verify the accuracy of the personal information in our records.