DECLANCO BENEFITS

Privacy Policy & Terms of Use

Effective Date: March 1, 2026 | Last Updated: September 25, 2026

DeclanCo Benefits is committed to protecting your privacy and handling personal information responsibly. This Privacy Policy explains what information we collect, how we use it, how we protect it, and your rights regarding that information.

1. Information We Collect and How We Use It

We collect personal information necessary to provide insurance products, enrollment assistance, customer service, and related support. Information may include your name, address, email address, telephone number, policy information, and other information voluntarily provided through quote requests, enrollment forms, or website inquiries. Payment information is processed securely and retained only as required for legitimate business, accounting, service, legal, and regulatory purposes. All personnel with access to customer information are subject to confidentiality obligations.

2. Text Messaging (SMS) Disclosure

By contacting DeclanCo Benefits through SMS or opting into text communications, you consent to receive operational, service-related, and informational messages. Message frequency varies. Message and data rates may apply. Reply STOP to opt out or HELP for assistance. Mobile opt-in data, consent records, and text messaging information will not be sold, rented, or shared for marketing purposes.

3. How We Share Information

We comply with applicable privacy laws, including HIPAA and GLBA where applicable. We do not sell or rent personal information. Information may be shared only with insurance carriers, contracted service providers operating under confidentiality obligations, or government and regulatory agencies when required by law, court order, subpoena, fraud prevention efforts, or regulatory compliance requirements.

4. Marketplace Privacy and Information Security

When assisting individuals with Health Insurance Marketplace enrollment, eligibility determinations, premium tax credits, cost-sharing reductions, coverage renewals, or related services, personal information is collected and used solely for authorized insurance-related functions. Information is used only to provide enrollment assistance, servicing, eligibility support, and customer care. By requesting our assistance, you authorize us to collect, access, maintain, store, and use the information necessary to perform these services. You may request access to, correction of, or deletion of personal information, subject to applicable legal and record-retention requirements. We maintain administrative, technical, physical, and organizational safeguards designed to protect personally identifiable information and limit access to authorized personnel with a legitimate business need. Any suspected privacy or security incident will be investigated and addressed in accordance with applicable legal and regulatory requirements.

5. Cookies, Analytics, and Website Security

Our website may use cookies, analytics tools, and similar technologies to improve performance, functionality, and user experience. You may disable cookies through your browser settings, although certain website features may not function properly. While we employ commercially reasonable security measures, no internet transmission or electronic storage method can be guaranteed to be completely secure.

6. Website Terms and Disclaimers

All website content is provided for general informational purposes and remains the property of DeclanCo Benefits unless otherwise noted. Insurance product availability varies by state. Actual policy contracts govern coverage and benefits. Information on this website is provided as-is without warranties of any kind. DeclanCo Benefits is not responsible for the privacy, security, or content of third-party websites.

7. Your Privacy Rights and Policy Updates

You may request access to, correction of, or deletion of personal information maintained by DeclanCo Benefits, subject to applicable law. Individuals receiving Marketplace enrollment assistance may request information regarding how their personal information is collected, used, and protected. We may update this Privacy Policy periodically. Continued use of our website after updates are posted constitutes acceptance of the revised policy.

Privacy Questions, Requests & Concerns

DeclanCo Privacy Officer
Benjamin Rosky
Email: info@declanco.com
Phone: 602-600-6573

For questions regarding this Privacy Policy, requests to access, correct, or delete personal information, or concerns regarding Marketplace privacy practices, please contact the DeclanCo Privacy Officer.