

DECLANCO BENEFITS – PRIVACY POLICY & TERMS OF USE

Effective Date: March 1, 2026 **Last Updated:** March 1, 2026

DeclanCo, LLC ("DeclanCo Benefits," "we," "us," or "our") is committed to safeguarding your privacy as a visitor to our website and as a customer. This combined Privacy Policy and Terms of Use outlines our practices regarding data collection, use, protection, and strict electronic messaging disclosures.

1. INFORMATION COLLECTION AND USE We collect personal information necessary to provide, service, and improve our insurance products and policyholder services.

- **Types of Data Collected:** When you request an insurance quote, enroll for coverage, or complete a contact form, we may collect your name, mailing address, email address, phone number, and policy details.
 - **Payment Processing:** If you pay premiums using a credit card, information is processed securely and deleted from our records once authorized. Checks are retained in customer files as required for accounting and service.
 - **Employee Confidentiality:** All DeclanCo Benefits employees sign a Confidentiality and Nondisclosure Agreement to protect customer data.
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2. SMS DISCLOSURE AND NO-MOBILE-SHARING PROVISION

(Required for Messaging Application Approval)

By contacting DeclanCo Benefits via SMS or opting in to receive text messages through our website forms, you agree to receive recurring operational, informative, and policy update messages.

- **Opt-Out & Help:** Message and data rates may apply. Message frequency varies based on interactions. You can reply **STOP** at any time to opt out of future messages, or reply **HELP** for assistance.
 - **Strict Sharing Restrictions:** No mobile or messaging consent information will be shared with third parties or affiliates for marketing or promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties under any circumstances.
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3. DISCLOSURE OF YOUR INFORMATION DeclanCo Benefits complies with all federal and state laws, including HIPAA and the Gramm-Leach-Bliley Act (GLBA). We do not sell, rent, lease, or trade your personally identifiable information to third parties for marketing purposes. We disclose personal data only under the following limited circumstances:

- **Insurance Carriers:** To insurance carriers and affiliates solely to establish policy coverage and manage policyholder services.
 - **Legal Requirements:** In response to court orders, subpoenas, or legal processes, or to defend against legal claims or prevent fraud.
 - **Service Partners:** To third-party service providers operating under strict non-disclosure obligations to complete requested services.
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4. COOKIES, TRACKING, AND SECURITY

- **Cookies:** We utilize temporary session cookies and analytics tools (e.g., Google) to estimate usage patterns, customize preferences, and improve functionality. You can disable cookies through your

browser settings, though some site functions may be affected.

- **Data Security:** While we maintain administrative and technical safeguards to protect information, transmitting data over the Internet carries inherent security risks. Clients concerned about online transmission may mail applications directly to DeclanCo Benefits.

5. WEBSITE TERMS OF USE & DISCLAIMERS

- **Authorization & Copyright:** Content on this website is copyrighted by DeclanCo, LLC. Access is granted for informational purposes only, and material may not be reproduced without prior written consent.
- **No Warranties & Product Descriptions:** Insurance product availability varies by state, and descriptions are general in nature. Actual policy terms supersede website descriptions. Information is provided "as is" without implied warranties of any kind.
- **Third-Party Links:** We are not responsible for the content, privacy practices, or security of external websites linked from our platform.

6. YOUR RIGHTS & POLICY UPDATES You have the right to access, correct, or request deletion of your stored personal information. We reserve the right to update this policy at any time. Continued use of our site or messaging services indicates acceptance of revised terms.

Contact Information: DeclanCo Benefits / DeclanCo, LLC

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