

# Privacy Policy

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## Who We Are

Obamacare-SouthCarolina.com is owned and operated by SC Health Insurance owned by Jeff McLean, Licensed Insurance Agent and is not the Health Insurance Marketplace® website. SC Health Insurance is licensed as an insurance agency in South Carolina, North Carolina, Georgia, Tennessee, Florida, Michigan, and Ohio. We do not offer all plans available in your area. Any information provided is limited to those plans offered in your area. Not all agents are licensed to sell all products. Service and product availability varies by state. Sales agents may be compensated based on a consumer's enrollment in an insurance plan. There is no obligation to enroll. Agent cannot provide tax or legal advice. Contact your tax or legal professional to discuss details regarding your individual business circumstances. Our quoting tool is provided for your information only. All quotes are estimates and are not final until consumer is enrolled.

## How We Protect Your Privacy

We recognize that the privacy of your information is important. This privacy policy tells you how we collect, use, and protect your personal information when you use our online services. Visiting our website constitutes acceptance and agreement to the terms herein. You consent to the collection and use of your personal information as described below. You consent to be contacted via text, email, and phone by a representative of our company.

## The Information We Collect from You & How it is Used

Simply visiting our website tells us certain, basic information, such as your IP address, when you visited the site, how long you accessed the site's content, from which web link you were redirected to our site from, your computer's operating system, and the type of web browser you are using. Our website automatically records and stores this basic information in our database.

This site, like many others on the web, uses cookies, meaning that our website's servers transfers to your computer, allowing us to track your session and engagement with our website. Cookies can also be used to customize the visibility of our content to you as an individual. You can set your web browser to accept or deny cookies automatically.

We may collect data from you such as an email address or phone number. It is completely optional to provide us with this information, but withholding certain information can limit your access to certain features and services.

Some transactions between you and our website may involve payment by credit card, debit card, or bank transfer facilitated by our 3<sup>rd</sup> party affiliate. Such transactions will require that we collect certain identifying information, such as your billing address, telephone number, and the like. This information will NEVER be sold and will be accessed solely by our company.

**A NOTE TO MINORS:** We do not provide services or sell products to anyone under the age of 18. If you are below the age of 18, consent is required from a parent or legal guardian to use our website. If you are under the age of 18, please do not provide our site or any other online entity with your personal information.

It is our mission to find you the best health insurance policy to meet your needs and budget. Your information will remain in our database and will be accessed SOLELY by Obamacare-SouthCarolina.com and its affiliate SCHealthInsurance.net. In order to accurately provide you with a quote, we will need personally identifiable information. This information will be stored in our database and used for the purpose of managing your policy.

Examples of personally identifiable information includes (but is not limited to): First and Last Name, Phone number, email address, date of birth, social security number, driver's license or government issued photo ID number, citizenship information, postal and/ or billing address, etc. Insurance companies use a variety of criteria to determine their rates and this information is used for that purpose.

***By entering your information and receiving a quote, you consent that Jeff McLean or a representative for his company, may contact you via phone call, text, and/ or email. You may opt out of this communication at any time.***

When you provide personally identifiable information to us, you are doing so for the purpose of receiving information about a private insurance plan such as one provided by the Health Insurance Marketplace®. We may use your information to notify you of changes in our website, special offerings, or new services available in your area.

We may, at our sole discretion, provide your personally identifiable information to law enforcement or other government officials for the purposes of fraud investigations or alleged criminal activity that could expose our company to legal liability.

We may use third party ad targeting to traffic this website. Third-party ads enable us to target advertisements to you for products and services that might interest you. These third-party advertisers may use cookies, web beacons, or similar technologies to extract data. The data mined will consist of basic data only as described above and will not collect personally identifiable data unless you opt in. Please visit <http://www.networkadvertising.org/choices/> to learn more about the information collection practices and "opt-out" procedures of third party ad networks we may use.

Your access to parts of our web services may be protected by a username and password. Protect your passwords at all times. If you enter a section of our site that requires a password, please ensure that you log out, prior to closing the webpage. As an added layer of protection, you should also close out of your web browser, completely, and reopen it, prior to accessing other websites.

Information you obtain from our website cannot be used by you or others to send unsolicited commercial communications.

We may use artificial intelligence (AI) or automatic responses to communicate with you via email or social media. You may opt out of this communication at any time by following the unsubscribe link at the bottom of any communication sent to you. If you have difficulty opting out of the email, please contact us at [info@schealthinsurance.net](mailto:info@schealthinsurance.net).

The terms and conditions of this privacy policy may change at any time. If a change occurs, you will be notified by a notice on the website's homepage. If you disagree with any changes made to the terms – please contact us via email, phone, or using the contact form on our website.