

INDIVIDUAL COMMERCIAL BROKERAGE, INC.

Privacy Policy and Terms of Use

INDIVIDUAL COMMERCIAL BROKERAGE, INC. TERMS OF USE:

INDIVIDUAL COMMERCIAL BROKERAGE, INC. is concerned about the privacy rights of visitors to its Web sites ("Site") and the security of their data. Accordingly, it has adopted this Privacy Policy and Terms of Use ("Statement") for this Site to ensure responsible use of the information you share with INDIVIDUAL COMMERCIAL BROKERAGE, INC. INDIVIDUAL COMMERCIAL BROKERAGE, INC. may at any time revise this Statement by updating the Site. You are bound by any such revisions and should therefore periodically visit this page to review the most current Statement.

PRIVACY POLICY

Basic Definitions

"Personal Data" is personal and/or confidential information that relates to you and your policy or contract(s) with INDIVIDUAL COMMERCIAL BROKERAGE, INC.

"Communications" are any non-confidential and/or non-proprietary communications information, except for Personal Data, that you transmit to the Site by electronic mail or otherwise, including data, questions, comments and/or suggestions.

"Personal Information" is any Communication where you knowingly enter your personal information such as your name, address, Social Security number, and telephone number.

"Non-Personal Information" is any Communication derived from your connection to the Site, such as your Internet browser, domain name and referring link.

All Communications, except for Personal Data, will be treated as non-confidential and non-proprietary will become the property of INDIVIDUAL COMMERCIAL BROKERAGE, INC. may be used for the purposes described herein.

INDIVIDUAL COMMERCIAL BROKERAGE, INC. CONTACT INFORMATION

Internet Management

c/o Individual Commercial Brokerage, Inc.

500 International Drive

Suite 305

Budd Lake, NJ 07828

## What information is collected

In general, you can visit the Site while remaining anonymous by not providing any Personal Information. In some cases, Non-Personal Information may be automatically collected, such as your Internet browser, computer operating system, domain name of your Internet service provider and/or the Web site from which you linked to our Site.

Personal Information about you (e.g., your name, address, telephone number, Social Security number, and/or e-mail address) will not be collected unless you provide it to us voluntarily. For example, INDIVIDUAL COMMERCIAL BROKERAGE, INC. retains e-mail addresses of visitors who respond to the Site's e-mail forms, online forms, registration forms, and surveys. INDIVIDUAL COMMERCIAL BROKERAGE, INC. also retains information about the frequency of Site visits, length of time of each visit, and aggregate information on which Site page visitor's access.

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These cookies are strictly necessary to provide you with services available through our websites and to use some of its features, such as access to secure areas. Because these cookies are strictly necessary to deliver the websites, you cannot refuse them without impacting how our websites function.

### Performance and Functionality Cookies

These cookies are used to enhance the performance and functionality of our websites but are non-essential to their use. However, without these cookies, certain functionality may become unavailable.

### Analytics and Customization Cookies

These cookies collect information that is used either in aggregate form to help us understand how our websites are being used or how effective our marketing campaigns are, or to help us customize our websites and application for you in order to enhance your experience.

## Use of the Information Collected

INDIVIDUAL COMMERCIAL BROKERAGE, INC. will primarily use Communications to respond to your request(s). INDIVIDUAL COMMERCIAL BROKERAGE, INC. will only use personal information in the process of obtaining the requested insurance product and will only disclose the information to the insurance carriers in accordance with their disclosure requirements. Non-Personal Information may be aggregated for internal review and used to improve the Site's content and structure. This information will be discarded.

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## When you choose not to provide Personal Information

When you choose not to provide a personally identifiable Communication, we may not be able to respond to your request. You may receive an error message displayed on your browser.

## Information Shared with INDIVIDUAL COMMERCIAL BROKERAGE, INC.

INDIVIDUAL COMMERCIAL BROKERAGE, INC. will take appropriate steps to protect all information you share with us.

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It is entirely possible that you may not qualify for some of the listed insurance premium rates and/or you may not qualify for coverage due to carrier underwriting requirements. The premium rates and information are being provided for general information purposes only and are subject to the insurance carrier's underwriting and other requirements. To obtain a more detailed and accurate plan for your personal situation, we recommend you contact ICB.