

Lighthouse Insurance Advisors, Inc. Privacy Policy

Lighthouse Insurance Advisors, Inc., (“Agency”), respects the privacy rights of individuals who visit, use, and interact with (collectively “Users”) this website and/or portal (“Site”). Information may be collected from Users during their visits to this Site in order to allow the Agency to provide better service. The Agency is concerned about treating this information with care, so it has implemented this Privacy Policy (“Policy”). This Privacy Policy has been updated effective August 4, 2024.

Types of Information Collected and How it is Used**Aggregate Information:** The Agency may collect information that is not personal information about Users to measure traffic on the Site. This information is collected automatically on an aggregate basis (“Aggregate Information”) through the use of a “cookie” or small text file placed on the User’s hard drive by the User’s Internet browser. The cookie allows the Agency to track the number of hits or visits to various pages on the Site. The cookie is used only during a single connection to the Site, and is not used to track User activity after leaving the Site. The cookie is permanently disabled when the User exits the Site, and information about individual Users is not collected, saved or distributed to others by Agency except as provided for in this Policy. Aggregate Information helps Agency understand Users’ needs, improve the Site, and demonstrate to others the volume and nature of Site traffic. Aggregate Information may be shared with third parties as described in the section called “Information Provided to Third Parties” below.

User Information: User information from the Site may be obtained, retained, and/or used (collectively “Used”) by the Agency to facilitate Users’ access to, use of, and/or participation in any products/services/resources/surveys (collectively “Services”) from the Site. Information about Users may be provided by the Agency to other entities, such as insurance carriers; vendors; agents/agencies brokers/brokerage firms and any others providing Services through the Site (collectively “Service Providers”), and such information may be Used by the Agency and Service Providers.

Services Information: Information from Users on the Site may be Used by the Agency, such as, but not limited to, for processing requests for and/or participation in Services offered by or through the Agency, including, but not limited to, from Service Providers. Such information about Users also may be provided to and Used by Service Providers, as described in the section called “Information Provided to Third Parties” below.

E-mail Information: Information that the Agency receives from Users via e-mail may be Used by the Agency and may be provided to and Used by third parties as described in the section called “Information Provided to Third Parties” below.

Information about Children Under 13: Our Site is generally intended for adults interested in obtaining insurance and it is unlikely that children under the age of 17 will use the Site. It is the Agency’s policy not to collect personal information of children under age 13. If it is necessary to collect such personal information from a child identified as being under age 13, Agency will do so only after obtaining verifiable parental consent. If Agency becomes aware that it has inadvertently collected personal information from a child under age 13 without parental consent, such personal information will be deleted from Agency’s system.

Information Provided to Third Parties: Information collected on this Site will only be provided to third parties in the manner specified in this Policy. Those who do not want their information shared in this manner should not provide the information. Information Used by Agency may be provided to third parties, such as, but not limited to, Service Providers. Information shared with such third parties may be Used to conduct business, including, without limitation: i) completing the transaction(s) requested by the User; and ii) serving Users and/or reporting on transactions, activities, and Services conducted with or facilitated by Agency. Agency also may disclose such information to comply with the law or legal process; to exercise Agency’s legal rights or defend against legal claims; to enforce Agency’s policies (including, without limitation, its Terms of Use); and/or to protect the rights, property or safety of others.

Security The Agency uses a combination of industry typical security measures to protect personal information it collects. Such measures will change from time to time. The Agency makes no representations or warranties of any kind, express or implied, that such measures will protect all personal information collected, however the Agency will make reasonable efforts to protect such information from unauthorized access.

Links to Other Sites This Site contains links to Internet sites of Service Providers, other Agency partners/vendors, and other businesses and resources (collectively “Linked Resources”), and each Internet site of Linked Resources may have its own privacy and data collection policies and practices. The Agency is not responsible for the privacy and data collection policies and practices of any Linked Resources or for the content of their Internet sites. Users interested in the privacy and data collection policies and practices of Linked Resources should review the policies of the Internet sites they choose to access.

Agency makes no representations or warranties of any kind, express or implied, about the Internet sites of Linked Resources, and Agency disclaims all warranties and responsibilities of any kind, including, without limitation, warranties and responsibilities with respect to Linked Resources’ Internet sites, content, privacy and data collection policies and practices, and actions. Links to other Internet sites, including, but not limited to, Linked Resources, do not imply Agency’s endorsement or approval of such Internet sites or the resources and information contained within them, nor are such links or references indications that Agency has received specific authorization to provide these links or resources. Agency does not endorse, approve, certify or control such external Internet sites, and is not responsible for the accuracy, timeliness, completeness, efficacy, merchantability, usefulness, fitness for any particular purpose or correct sequencing of information located at such Internet sites. The links and references on this Site to other Internet sites, including, but not limited to, Linked Resources are provided solely as a convenience to Users of this Site.

Your Rights to Access and Amend Your Personal Information You have the right to request access to the personal information that is maintained about you on this Site to ensure that it is accurate. Subject to certain exceptions required by law, and provided we can authenticate your identity, you also can request corrections, amendments or deletions of any personal information obtained through this Site or otherwise in our possession as appropriate. You may also request changes to your preferences regarding how we use or disclose your information or how we communicate with you.

To obtain access to, or seek to correct, amend, or delete any of your personal information, or for any other questions or concerns about the Agency’s personal data policies and practices: Submit a request in writing to Lighthouse Insurance Advisors, Inc., 1980 N. Atlantic Ave., Cocoa Beach, Florida 32931.

The request must include your name; address; telephone number; the specific personal information at issue; the identity of the document or record that contains the disputed personal information; and the desired correction, amendment or deletion (along with any appropriate supporting documentation). We will notify you within 30 business days after receipt of your request with all required information to notify you whether we require additional information, have made the requested correction, amendment or deletion or that we cannot do so and the reasons for that decision.

Policy Changes The Agency reserves the right to and may change this Policy at any time without notice to you, and changes will become effective when the revised Policy is posted on this Site. We may email periodic reminders or notices about changes, but you are encouraged to review this Policy frequently, so you are informed about the Agency’s privacy practices and policies.