

Ivonne Welch Insurance Agency, LLC PRIVACY POLICY

Most Recent Update: 08/06/2024

This Privacy Policy explains how Ivonne Welch Insurance Agency, LLC collects, uses and discloses personal information of its customers, prospective customers, and visitors to its website at ivonnewelch.com. In our processing we comply with the requirements of privacy legislation. That means, among other things, that:

- we clearly state the purposes for which we process personal data. We do this by means of this privacy statement;
- we aim to limit our collection of personal data to only the personal data required for legitimate purposes;
- we first request your explicit consent to process your personal data in cases requiring your consent;
- we take appropriate security measures to protect your personal data
- we respect your right to access your personal data or have it corrected or deleted, at your request.

COLLECTION OF PERSONAL INFORMATION

Information collected directly from you: We may collect personal information directly from you, for example, through a web form. Personal information we collect directly from you may include first and last name, address, email address, and phone number.

USE OF PERSONAL INFORMATION

We use information collected directly from you to address your inquiries and to connect you with our employed agents regarding insurance products in which you have expressed interest for the purpose of facilitating the sale of insurance products to individuals who are interested in purchasing such products. Agents have access to the Personal Information about Consumers that is provided by the Consumers when requesting information regarding insurance products. We may also use this information to market our products and services to you, including by email and text message subject to your consent.

DISCLOSURE OF PERSONAL INFORMATION

We do not disclose Personal Information described above in "Collection of Personal Information" to any third parties or affiliates.

We disclose personal information if we are required by law or by a court order, in response to a law enforcement agency, to the extent permitted under other provisions of law, to provide information, or for an investigation on a matter related to public safety.

RETENTION OF PERSONAL INFORMATION

We retain Personal Information where we have an ongoing legitimate business or legal need to do so. Our retention periods will vary depending on the type of data involved, but, generally, we refer to these criteria in order to determine retention period:

- Whether we have a legal or contractual need to retain the data;

When we have no ongoing legitimate business need to process your Personal Information, we will either delete or anonymize it or, if this is not possible (for example, because your Personal Information has been stored in backup archives), then we will securely store your Personal Information and cease any further processing until deletion is possible.

EMAIL AND TEXT MESSAGE COMMUNICATIONS

We may also contact you via text messaging, but only if you opt-in to receive text messages and only within the scope of such consent. If you wish to stop receiving text messages from us, reply STOP to any text message sent from us. We do not share or sell SMS opt-in, or phone numbers for the purpose of SMS. We do not share or sell SMS opt-in, or phone numbers for the purpose of SMS with any third parties or affiliates.

YOUR PRIVACY RIGHTS

You may have the right to request access to the personal information we hold about you or to request that your personal information be corrected or deleted. To exercise any of these rights, please contact us at help@ivonnewelch.com.

This section, which supplements the rest of this Privacy Statement, applies to citizens and legal permanent residents of California (CPRA)

California

Right to know what personal information is being collected about you

A consumer shall have the right to request that a business that collects personal information about the consumer disclose to the consumer the following:

1. The categories of personal information it has collected about that consumer.
2. The categories of sources from which the personal information is collected.
3. The business or commercial purpose for collecting or selling personal information.
4. The categories of third parties with whom the business shares personal information.
5. The specific pieces of personal information it has collected about that consumer.

The right to know whether personal information is sold or disclosed and to whom

A consumer shall have the right to request that a business that sells the consumer's personal information, or that discloses it for a business purpose, disclose to that consumer:

1. The categories of personal information that the business collected about the consumer.
2. The categories of personal information that the business sold about the consumer and the categories of third parties to whom the personal information was sold, by category or categories of personal information for each third party to whom the personal information was sold.
3. The categories of personal information that the business disclosed about the consumer for a business purpose.

The Right to equal service and price, even if you exercise your privacy rights

A consumer shall have the right to request that a business delete any personal information about the consumer which the business has collected from the consumer.

A business that receives a verifiable request from a consumer to delete the consumer's personal information pursuant to subdivision (a) of this section shall delete the consumer's personal information from its records and direct any service providers to delete the consumer's personal information from their records.

A business or a service provider shall not be required to comply with a consumer's request to delete the consumer's personal information if it is necessary for the business or service provider to maintain the consumer's personal information in order to:

1. Complete the transaction for which the personal information was collected, provide a good or service requested by the consumer, or reasonably anticipated within the context of a business's ongoing business relationship with the consumer, or otherwise perform a contract between the business and the consumer.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity.
3. Debug to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act pursuant to Chapter 3.6 (commencing with Section 1546) of Title 12 of Part 2 of the Penal Code.
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the businesses' deletion of the information is likely to render impossible or seriously impair the achievement of such research, if the consumer has provided informed consent.
7. Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.
8. To enable solely internal uses that are reasonably aligned with the expectations of the consumer based on the consumer's relationship with the business.
9. Comply with a legal obligation.
10. Otherwise use the consumer's personal information, internally, in a lawful manner that is compatible with the context in which the consumer provided the information.

CHILDREN

Our website is not designed to attract children and it is not our intent to collect personal data from children under the age of consent in their country of residence. We do not collect information about individuals under the age of 16. If you are under 16, do not use or provide any information through the website. If we learn we have collected or received Personal Information from a child under 16 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 16, please contact us.

CHANGES TO THE THIS PRIVACY POLICY

We may update this Privacy Policy at any time. Please review it frequently.

CONTACT INFORMATION

If you have any questions about this policy or our privacy practices, please contact us at:

Phone: 626-493-2222

Email: help@ivonnewelch.com

Address: 25240 Hancock Ave. Suite 305 Murrieta, CA 92562