



VA Aztlan Agency Solutions LLC

PRIVACY POLICY

VA Aztlan Agency Solutions LLC ("**Company**," "**we**," "**our**," or "**us**") respects your privacy and is committed to protecting the personal information you share with us.

This Privacy Policy explains how we collect, use, disclose, and protect personal information when you visit www.expertoinsurance.com (the "**Website**"), contact us, request insurance information or quotes, or otherwise interact with our Services.

By using the Website, you acknowledge that you have read and understood this Privacy Policy.

1. Scope of this Privacy Policy

This Privacy Policy applies to personal information collected through the Website and other communications directly related to the Services offered by the Company.

This Privacy Policy does not apply to:

- insurance carriers and their privacy practices;
- third-party websites linked from the Website;
- third-party services that maintain their own privacy policies;
- information collected offline unless specifically referenced in this Policy.



When you interact directly with an insurance carrier or another third party, their privacy practices will govern the collection and use of your information.

2. Information We Collect

Depending on how you interact with the Website, the Company may collect the following categories of information.

Information You Provide

You may voluntarily provide information such as:

- name;
- email address;
- telephone number;
- mailing address;
- ZIP code;
- preferred method of contact;
- insurance interests;
- information necessary to prepare an insurance quote;
- documents or files you choose to upload;
- any other information you voluntarily provide through forms, emails, phone calls, SMS, WhatsApp, or other communications.

You should provide only information that is necessary for your request.



Information Collected Automatically

When you visit the Website, certain technical information may be collected automatically, including:

- IP address;
- browser type;
- device information;
- operating system;
- pages visited;
- referring website;
- date and time of your visit;
- approximate geographic location based on your IP address;
- Website usage information.

This information helps us improve the performance, security, and functionality of the Website.

Information from Third Parties

The Company may receive information from trusted third parties, including:

- advertising platforms;
- analytics providers;
- customer relationship management (CRM) systems;



- communication platforms;
- referral partners;
- insurance carriers, where permitted by law.

We use this information only for legitimate business purposes consistent with this Privacy Policy.

Insurance Carrier Information

When you request an insurance quote or purchase insurance through the Company, we may receive information from insurance carriers, underwriting systems, insurance service providers, or other authorized third parties necessary to evaluate eligibility, prepare quotes, issue policies, service existing policies, or comply with legal and regulatory requirements.

3. How We Use Your Information

The Company uses personal information to:

Primary Business Purposes

- respond to your inquiries;
- prepare insurance quotes;
- communicate regarding requested Services;
- verify information you voluntarily provide;



- provide customer service;
- administer insurance-related requests;
- detect and prevent fraud;
- comply with legal and regulatory obligations;
- maintain business records.

Additional Business Purposes

- improve Website functionality;
- analyze Website performance;
- personalize your Website experience;
- improve products and services;
- send marketing communications where permitted by law or with your consent, where required.

We may also use your information for marketing communications when permitted by law or with your consent, where required.

Artificial Intelligence and Automated Technologies

The Company may use artificial intelligence ("AI") and other automated technologies to assist with customer communications, improve operational efficiency, personalize user interactions, analyze Website usage, and enhance the Services provided through the Website. These technologies are used as support tools and do not replace decisions or advice provided by licensed insurance professionals.

4. Legal Basis for Processing Information

Depending on applicable law, the Company may process personal information because:

- you requested information or Services;
- processing is necessary to perform or prepare for a requested service;
- processing is required to comply with legal obligations;
- processing is necessary for legitimate business interests that are not overridden by your rights;
- you have provided consent where consent is required by law.

The Company processes personal information only to the extent reasonably necessary for legitimate business purposes.

5. How We Share Information

The Company does **not** sell your personal information.

We may share information only when reasonably necessary to operate our business, including with:

- insurance carriers;
- licensed insurance professionals;
- technology service providers;
- CRM providers;
- cloud hosting providers;



- communication service providers;
- analytics providers;
- payment or identity verification providers, if applicable in the future;
- legal, accounting, or regulatory advisors;
- governmental authorities when required by law.

All third parties receiving personal information are expected to protect it appropriately and use it only for authorized business purposes.

The Company may also disclose information when necessary to:

- comply with applicable law;
- respond to lawful requests from governmental authorities;
- protect the Company's legal rights;
- investigate suspected fraud or security incidents;
- protect the safety of our users or others.

6. Data Retention

The Company retains personal information only for as long as reasonably necessary to fulfill the purposes described in this Privacy Policy, comply with legal and regulatory obligations, resolve disputes, enforce agreements, and maintain appropriate business records.

The length of time we retain information depends on several factors, including:

- the nature of the information;



- the purpose for which it was collected;
- applicable legal or regulatory requirements;
- legitimate business needs.

When personal information is no longer required, the Company will take reasonable steps to securely delete, anonymize, or otherwise dispose of the information in accordance with applicable law and internal business practices.

7. Data Security

The Company maintains reasonable administrative, technical, and physical safeguards designed to protect personal information against unauthorized access, disclosure, alteration, misuse, or destruction.

These safeguards may include access controls, encryption where appropriate, secure communication technologies, monitoring systems, and other commercially reasonable security measures.

Although we strive to protect personal information, no method of transmitting information over the Internet or storing electronic information can be guaranteed to be completely secure.

For this reason, the Company cannot guarantee absolute security and encourages users to take appropriate precautions when submitting personal information online.

If the Company becomes aware of a security incident affecting personal information, we will respond in accordance with applicable law.

8. Cookies and Similar Technologies

The Website may use cookies and similar technologies to improve functionality, enhance security, analyze Website performance, remember user preferences, and better understand how visitors interact with the Website.

Cookies may also support:

- Website analytics;
- performance monitoring;
- fraud prevention;
- user experience improvements;
- marketing and advertising activities where permitted by law.

Most web browsers allow users to manage or disable cookies through their browser settings.

Disabling certain cookies may affect the functionality or performance of portions of the Website.

Additional information regarding cookies may be provided in a separate Cookie Policy if applicable.

9. Marketing Communications

The Company may send communications regarding insurance products, services, educational content, promotions, or other business-related information when permitted by applicable law.

Marketing communications may be delivered through:



- email;
- SMS or text messages;
- telephone;
- WhatsApp;
- other electronic communication methods you have authorized.

You may opt out of receiving marketing communications at any time by following the unsubscribe instructions provided in the communication or by contacting the Company directly.

Opting out of marketing communications does not prevent the Company from sending communications necessary to respond to your requests, provide requested Services, comply with legal obligations, or administer an existing business relationship.

10. Your Privacy Rights

Depending on your state of residence and applicable law, you may have certain privacy rights regarding your personal information.

These rights may include the ability to:

- request access to your personal information;
- request correction of inaccurate information;
- request deletion of personal information, subject to applicable exceptions;
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- request information regarding how your personal information is processed;
- withdraw consent where processing is based on consent;
- object to certain types of processing where permitted by law.

The availability of these rights varies depending on applicable law and your specific circumstances.

The Company will respond to verified requests within the timeframes required by applicable law.

To exercise your privacy rights, please contact:

Email: mhernandez@expertoinsurance.com

The Company may request additional information necessary to verify your identity before responding to your request.

11. Children's Privacy

The Website is intended for individuals who are at least 18 years of age and is not directed to children under the age of 13.

The Company does not knowingly collect personal information from children under 13 through the Website.

If we become aware that personal information has been collected from a child in a manner inconsistent with applicable law, we will take reasonable steps to delete such information as soon as practicable.



If you believe that a child has provided personal information through the Website, please contact us so that we may investigate and take appropriate action.

12. Third-Party Websites

The Website may contain links to third-party websites or online services for your convenience.

The Company does not control and is not responsible for the privacy practices, content, security, or policies of third-party websites.

Your use of third-party websites is subject to their own terms, privacy policies, and practices. We encourage you to review those policies before providing any personal information.

The inclusion of a link on the Website does not constitute an endorsement of any third-party website, product, or service.

13. Business Transfers

As the Company grows, it may undergo changes such as a merger, acquisition, reorganization, financing, or sale of assets.

In connection with such a transaction, personal information may be transferred as part of the Company's business assets, subject to applicable law and appropriate confidentiality obligations.



Any successor entity receiving personal information will be expected to continue protecting it in a manner consistent with this Privacy Policy or provide notice of any material changes as required by law.

14. International Visitors

The Website is operated from the United States and is intended primarily for individuals seeking insurance-related services within the United States.

If you access the Website from outside the United States, you acknowledge that your information may be transferred to, stored, and processed in the United States, where privacy laws may differ from those of your country of residence.

By voluntarily providing personal information through the Website, you consent to such transfer where permitted by applicable law.

15. Changes to this Privacy Policy

The Company may update this Privacy Policy from time to time to reflect changes in applicable law, technology, business operations, or privacy practices.

The most current version of this Privacy Policy will always be available on the Website and will include the "Last Updated" date at the beginning of the document.

Unless otherwise required by law, changes become effective when they are posted on the Website.



Your continued use of the Website after an updated Privacy Policy becomes effective constitutes your acknowledgment of those changes.

16. Contact Us

If you have any questions regarding this Privacy Policy or our privacy practices, please contact us.

VA Aztlan Agency Solutions LLC

525 Woodland Square Blvd, Suite 250
Conroe, Texas 77384

Email: **mhernandez@expertoinsurance.com**

Phone: **(346) 553-2941**

The Company will make reasonable efforts to respond to privacy-related inquiries in a timely manner.

General Provisions

Policy Interpretation

This Privacy Policy should be read together with the Company's Terms and Conditions and any additional legal notices or policies published on the Website.

If there is a conflict between this Privacy Policy and any specific privacy notice required by applicable law, the specific notice shall govern with respect to the subject matter addressed therein.



Severability

If any provision of this Privacy Policy is determined to be invalid or unenforceable under applicable law, the remaining provisions shall remain in full force and effect.

No Waiver

The Company's failure to enforce any provision of this Privacy Policy shall not be interpreted as a waiver of any rights or obligations.

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