

## **Privacy Policy**

Protecting your private information is our priority. This Statement of Privacy applies to the [www.insurancebottomline.com](http://www.insurancebottomline.com) and Bottom Line Solutions and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to Bottom Line Solutions include [www.insurancebottomline.com](http://www.insurancebottomline.com), BLS, Agency Growth Mastermind Network and [www.21stcenturyagency.com](http://www.21stcenturyagency.com). The BLS website is a Education and Information site. By using the BLS website, you consent to the data practices described in this statement.

### **Collection of your Personal Information**

BLS may collect personally identifiable information, such as your name. We may gather additional personal or non-personal information in the future.

Information about your computer hardware and software may be automatically collected by BLS. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the BLS website.

BLS encourages you to review the privacy statements of websites you choose to link to from BLS so that you can understand how those websites collect, use and share your information. BLS is not responsible for the privacy statements or other content on websites outside of the BLS website.

### **Use of your Personal Information**

BLS collects and uses your personal information to operate its website(s) and deliver the services you have requested.

BLS may also use your personally identifiable information to inform you of other products or services available from BLS and its affiliates. BLS may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

BLS does not sell, rent or lease its customer lists to third parties.

BLS may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. BLS may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to BLS, and they are required to maintain the confidentiality of your information.

BLS may keep track of the websites and pages our users visit within BLS, in order to determine what BLS services are the most popular. This data is used to deliver customized content and advertising within BLS to customers whose behavior indicates that they are interested in a particular subject area.

BLS will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on BLS or the site; (b) protect and defend the rights or property of BLS; and, (c) act under exigent circumstances to protect the personal safety of users of BLS, or the public.

### **Use of Cookies**

The BLS website may use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize BLS pages, or register with BLS site or services, a cookie helps BLS to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same BLS website, the information you previously provided can be retrieved, so you can easily use the BLS features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the BLS services or websites you visit.

### **Security of your Personal Information**

BLS secures your personal information from unauthorized access, use or disclosure.

### **Children Under Thirteen**

BLS does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

### **Opt-Out & Unsubscribe**

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from BLS by contacting us here:

- Web page: \_\_\_\_\_
- Email: \_\_\_\_\_
- Phone: \_\_\_\_\_

### **Changes to this Statement**

BLS will occasionally update this Statement of Privacy to reflect company and customer feedback. BLS encourages you to periodically review this Statement to be informed of how BLS is

protecting your information.

**Contact Information**

BLS welcomes your questions or comments regarding this Statement of Privacy. If you believe that BLS has not adhered to this Statement, please contact BLS at:

Bottom Line Solutions  
115 Penn Warren Drive  
Brentwood, Tennessee 37027

Email Address:  
info@insurancebottomline.com

Telephone number:  
615-656-5974

Effective as of November 27, 2012