User Acceptance Agreement

By agreeing to this User Acceptance Agreement, you are accepting the terms and conditions outlined below, including the terms of our Privacy Policy. This Privacy Policy discloses the information privacy practices for the website (www.healthsourceri.com) you are currently visiting.

We are strongly committed to protecting your privacy. We only use your personal information to help you find, apply for, buy, and enroll into health coverage, including both public and private health coverage. We do not sell your personal information to anyone.

We do not sell, trade or give away your personal information to anyone.

Additionally, we use industry-leading technologies to ensure the security and confidentiality of the personal information you provide us. Throughout this policy, we refer to information that can identify you as a specific individual, such as your name, phone number, email address, Social Security number or credit card number, as "personal information." Further, personal information includes any information involving your health or medical status or history.

1. We do not sell, trade or give away your personal information to anyone.
2. We do not disclose your personal information to third parties, unless one of the following limited exceptions applies:

- **Insurance Companies, Licensed Agents/Brokers and Navigators, state and federal government** (as required by law and specified below) **or Administrators.**

  If you submit an application for an insurance product offered by us, then we will disclose your personal information to your chosen insurance company to process your application. If you submit an application for an insurance product offered through an insurance agent or agency, or through a navigator or other application assistor with a relationship with us, then we may share your personal information with that party for the purposes of processing your application or enrollment. Please be assured that these partners are only allowed to use your personal information to process your requested quote, application, or enrollment form and are contractually obligated to maintain confidentiality.

- **Service Providers**

  We may disclose your personal information to other companies that help us process or service your insurance application or correspond with you. For example, we may provide your personal information to a service provider to send you monthly bills and process payments received. Please be assured that the companies we hire to process or service your insurance application or correspond with you are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality.

- **Legal Obligations.**

  We may disclose or report your personal information when we believe, in good faith, that the disclosure is required or permitted under law, for example, to cooperate with regulators or law enforcement authorities or to resolve consumer disputes.

3. With Your Consent. We may disclose or report your personal information to third parties with your written consent.

For example, we may disclose your personal information to a friend or relative helping with your coverage, but only with your written permission. Outside of these exceptions, we will not share your personal information with third parties.

4. We collect personal information in the normal course of business in order to process your insurance application and to serve you better.

- **Registering With Us**

  We begin collecting personal information from you when you register with us. You may register with us through our website by entering your email address and, if you are creating an account, choosing your password. You may also register with us through our Contact Center by providing certain personal or contact information (e.g., email address, phone number, gender, date of birth) to one of our Contact Center specialists.

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- **Applying for Health Insurance and Other Products**

  If you apply for a health insurance or other products through our website, we may ask you to provide us with personal information and/or health information relating to you and any family member who will be included on your application. This information will be used by your chosen insurance company to process your application. Additionally, we may ask you to provide us with credit card or bank information, which will be used to process your application or collect any fees associated with your application or insurance premiums upon approval of your application.

- **Providing you with a Quote or Processing your Application**

  We may use your personal information to get in touch with you when necessary to process your application or to provide you with a quote. For example, emails will be sent to you throughout the application process to inform you of the status of your application and to seek additional information that is requested as part of the application.

- **Customer Satisfaction, Referrals and Other Products**

  We or service providers may contact you to survey your satisfaction of our service, refer our products and services to other people, and/or to inform you of additional products and services. You may opt out of receiving these additional communications from us by following the opt-out procedures below.

5. We gather anonymous information about you for our internal purposes, and we may share this anonymous information with third parties.

- Anonymous information is any information that does not personally identify you, including aggregate demographic information such as the number of visitors to our website from a particular state.
- We use anonymous information primarily for marketing purposes and to improve the services we offer you
- We may use "Cookies", "Clear Gifs", "Internet Protocol" addresses and other monitoring technologies to gather anonymous information.

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- For a more detailed discussion on cookies and clear gifs, please see below.

6. We protect the confidentiality and security of your personal information.

We maintain physical, electronic and procedural safeguards to protect your personal information. For a more detailed discussion of the electronic safeguards on our website, please see below.

7. We continue to evaluate our efforts to protect your personal information and make every effort to keep your personal information accurate and up to date.

- If your personally identifiable information changes, or if you want to correct or update your contact information, you may contact us by email at info@healthsourceri.com or by mail at HealthSource RI, Hazard Building Mailroom, 74 West Road Suite 500, Cranston, RI 02920-8409.
- You may update your name, email address and password by clicking on the "Sign In" link on this website and signing in using your email address and password.
- We will retain your information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.
- Please note that once your application has been submitted to your chosen health insurance company, you may have to contact the insurance company directly to update your application.

8. We will provide notice of changes in our information privacy practices.

- If we are going to use your personal information in a manner different from that stated at the time of collection, we will notify you via email.
- You will have a choice as to whether or not we use your personal information in this different manner.
- If we make any material changes to our information privacy practices thatdo not affect the personal information already stored in our database, we will post a prominent notice in the privacy portion of our website notifying users of the change.

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9. You may opt out of receiving satisfaction surveys and/or information on additional products and services from us.

- We may contact you to survey your satisfaction of our service and/or to inform you of additional products and services.
- If you want to opt out of these surveys and/or notices, you may contact us by email at info@healthsourceri.com or by mail at:

  HealthSource RI, Hazard Building Mailroom
  74 West Road Suite 500,
  Cranston, RI 02920-8409

- Please note that you will still receive communications from us regarding your insurance quote, application or policy even if you opt out of receiving our surveys and/or notices of additional products and services.

"Cookies" and "Clear Gifs"

"Cookies" are small files that are stored by your web browser to help a particular system recognize you and the pages you visited in a website. Our website uses cookies to make your online experience more convenient.

For example, we may use a cookie to store your account information between sessions and to maintain information about the quotes you've requested during your session. Additionally, we may use data from cookies for a variety of internal purposes, such as studying how users navigate our website.

We do not collect any personal information from cookies. Further, no other information we collect from cookies can be linked back to your personal information. Most browsers automatically accept cookies, but if you prefer, you can set yours to refuse cookies. Even without a cookie, you can still use most of the features on our website, including obtaining quotes and applying for an insurance policy.

"Clear gifs" are tiny graphics with a unique identifier, similar in function to cookies that are used to track the online movements of website users. The main difference between the two is that clear gifs are invisible on the page and are much smaller than cookies.

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We do not collect any personal information from clear gifs. Further, no information we collect from clear gifs can be linked back to your personal information.

We use third party web analytics services to track and analyze anonymous usage and volume statistical information from visitors to help us administer our website, analyze trends, improve our websites performance and to report website traffic. These web analytics services use cookies, clear gifs, log files and other web monitoring technologies to help track visitor behavior on our behalf. These services do not use these technologies to collect any personally identifiable information from website visitors.

Browsers and Internet Security
Our browser and internet security protocols and practices are in compliance with all applicable state and federal laws.

Your Password and Other Security Issues

The password you enter when you begin an application on our website is your private entry key into your application. You should never share it with anyone. Your password must be between 5-15 digits and/or letters long.

If you forget your password, we can send your password through email (provided that you gave us your email address as your user ID when you created an account on our website) or we can help you retrieve your password by calling us toll free at 1-855-574-2846.

Links to Other Websites

Our website contains links to other websites. Please note that when you click on one of these links you are entering another website. We are not responsible for the information privacy practices or the content of such websites. We encourage you to read the privacy policies of these linked websites as their information privacy practices may differ from ours.