

LJP Marketing Limited Privacy Policy

Last Modified: August 4, 2021

1. Introduction

LJP Marketing Limited is dedicated to protecting your personal information and informing you about how we use your information. This privacy policy applies to your use of the LJP Marketing Limited website and all other related services (collectively the “Site”). This Privacy Policy should be read in conjunction with the Terms of Use and is integrated into the Terms of Use. All capitalized proper nouns not defined in this Agreement will have the same definitions and meanings as defined by the Terms of Use. Please review this Privacy Policy periodically as we may revise it from time to time. If you do not agree with or accept our Privacy Policy in its entirety, you must not access or use the Site. If you use the Site following a change to the terms of this Privacy Policy you agree to accept the revised policies.

2. Information Collected

At LJP Marketing Limited, we collect personally identifiable information (“PII”) and non-personally identifiable information (“Non-PII”) from you. Personally identifiable information is information that can be used to identify you personally. Non-personally identifiable information is information that must be combined with other information to identify you personally.

Personally Identifiable Information Collected

Personal information is information that identifies you as an individual, such as your name, mailing address, e-mail address, telephone number, and fax number. We may collect personal information from you in a variety of ways:

- When you send us an application or other form
- When you conduct a transaction with us, our affiliates, or others
- When we collect information about you in support of a transaction, such as credit card information
- In some places on this Site you have the opportunity to send us personal information about yourself, to elect to receive particular information, to purchase access to one of our products or services, or to participate in an activity.

Non-Identifying Information

Non personal information is information that cannot identify you. Whenever you use our website, we may collect Non-PII from you, such as your IP address, zip code, gender, browsing history, search history, and registration history, interactions with the Site, usage information, location, referring URL, browser, operating system, data usage, data transferred, and Internet service provider. We may also collect information including but not limited to postings you make on the public areas of our website, messages you send to us, and correspondence we receive from other members or third parties about your activities or postings.

Use of Your Information

Some of your information will be visible to us or other users of the Site to facilitate communication. We use various tracking mechanisms to track the use of customers on our Site. We will never sell your information without your permission; however you agree that we may use your information in the following ways:

- To provide any services offered and to operate the LJP Marketing Limited Site.
- To enhance or improve our users' experiences.
- To contact you via email or other electronic communications where you have an inquiry.
- To notify you of additional LJP Marketing Limited updates.
- To share your information with third party partners or third parties hired by us to perform functions, market additional products and services, and provide services to us subject to the obligations consistent with this Privacy Policy and on the condition that the third parties use your information only on our behalf and pursuant to our instructions.

Personal information is used to primarily contact you to discuss qualifications and offers concerning health insurance and/or programs like Medicare, and to provide a detailed quote if you qualify, or any other matter related to marketing health insurance products. Methods we, or a third party affiliate, may use to contact you are via: phone call, e-mail, telephone auto-dialing system, or SMS/MMS messaging, by LJP Marketing Limited or one of its affiliate(s) or marketing partners, including but not limited to, eHealthInsurance Services, Inc., operators of Medicare.com. You may opt out of receiving communications at any time by contacting LJP Marketing Limited or any of its marketing partners or affiliate(s).

Personal information collected online may be combined with information you provide to us through other sources. We may also remove your personal identifiers (your name, email address, etc.). In this case, you would no longer be identified as a single unique individual. Once we have de-identified information, it is non-personal information and we may treat it like other non-personal information. Finally, we may use your personal information to protect our rights or property, or to protect someone's health, safety or welfare, and to comply with a law or regulation, court order or other legal process.

3. Accessing, Editing, and Removing Your Information

If you have any questions or wish to review, change, or access any of your information collected by us, please contact us at compliance@ljp.marketing. Additionally, if you wish to opt out of our data collection practices or would like us to remove any of your information from our databases, please either follow instructions on the page of the web site on which you have provided such information or subscribed or registered or contact us. After you have cancelled your account please be aware that we may keep inaccessible copies of your PII and non-PII subject to our data retention policies.

4. Cookies and Tracking

We may use cookies and related technologies, such as web beacons, to collect information on our web site. 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 register with us, a cookie helps LJP Marketing Limited 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 LJP Marketing Limited website, the information you previously provided can be retrieved, so you can easily use the features that you customized. A web beacon is a small graphic image that allows the party that set the web beacon to monitor and collect certain information about the viewer of the web page, web-based document or e-mail message, such as the type of browser requesting the web beacon, the IP address of the computer that the web beacon is sent to and the time the web beacon was viewed. Web beacons can be very small and invisible to the user, but, in general, any electronic image viewed as part of a web page or e-mail, including HTML based content, can act as a web beacon. We may use web beacons to count visitors to the web pages on the web site or to monitor how our users navigate the web site, and we may include web

beacons in e-mail messages in order to count how many messages sent were actually opened, acted upon or forwarded.

LJP Marketing Limited and/or its marketing partners/affiliates also may use cookies on our web site. For instance, we may contract with our marketing partners/affiliates who will use cookies on our web site to track and analyze anonymous usage and volume statistical information from our visitors and members. Such information is shared externally only on an anonymous, aggregated basis. Marketing partners/affiliates use persistent cookies to help us to improve the visitor experience, to manage our site content, and to track visitor behavior. We may also contract with a third party to send e-mail to our users.

To help measure and improve the effectiveness of our e-mail communications, our marketing partners/affiliates sets cookies. All data collected by our marketing partners/affiliates on behalf of LJP Marketing Limited is used solely by or on behalf of LJP Marketing Limited and is shared externally only on an anonymous, aggregated basis. From time to time, we may allow our marketing partners/affiliates to post advertisements on our web site, and those our marketing partners/affiliates advertisements may include a cookie or web beacon served by our marketing partners/affiliates. This Privacy Policy does not cover the use of information collected from you by our marketing partners/affiliates ad servers. We do not control cookies in such marketing partners/affiliates ads, and you should check the privacy policies of those advertisers and/or ad services to learn about their use of cookies and other technology before linking to an ad. We will not share your personal information with these companies, but these companies may use information about your visits to this and other web sites in order to provide advertisements on this site and other sites about goods and services that may be of interest to you, and they may share your personal information that you provide to them with others.

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 LJP Marketing Limited websites you visit.

5. Third Party Access to Your Information

Although you are entering into an Agreement with LJP Marketing Limited to disclose your information to us, we do use third party individuals and organizations to assist us, including contractors, web hosts, and others to allow you to access the Site.

Throughout the course of our provision of our services to you, we may delegate our authority to collect, access, use, and disseminate your information. It is therefore necessary that you grant the third parties we may use in the course of our business the same rights that you afford us under this Privacy Policy. For this reason, you hereby agree that for every authorization which you grant to us in this Privacy Policy, you also grant to any third party that we may hire, contract, or otherwise retain the services of for the purpose of operating, maintaining, repairing, or otherwise improving or preserving our website or its underlying files or systems. You agree not to hold us liable for the actions of any of these third parties, even if we would normally be held vicariously liable for their actions, and that you must take legal action against them directly should they commit any tort or other actionable wrong against you.

For instance, in the ordinary course of business we may share some personal information with companies that we hire to perform services or functions on our behalf. In all cases in which we share your personal information with a third party for the purpose of providing a service to us, we will not authorize them to keep, disclose or use your information with others except for the purpose of providing the services we asked them to provide.

We will not sell, exchange or publish your personal information, except in conjunction with one of our marketing partners or affiliate(s), including but not limited to eHealthInsurance Services, Inc. For some sorts of transactions, in addition to our direct collection of information, our third party service vendors (such as credit card companies, clearinghouses and banks) who may provide such services as credit, insurance, and escrow services may collect personal information directly from you to assist you with your transaction. We do not control how these third parties use such information, but we do ask them to disclose how they use your personal information before they collect it.

If you submit a review for a third party (person or business) using our Facebook Fan Review Application, during the submission process we ask your permission to gather your basic information (such as name and email address) which we then share with the third party for whom you are submitting the review. We may be legally compelled to release your personal information in response to a court order, subpoena, search warrant, law or regulation.

We may cooperate with law enforcement authorities in investigating and prosecuting web site visitors who violate our rules or engage in behavior, which is harmful to other visitors (or illegal). We may disclose your personal information to third parties if we feel that the disclosure is necessary to protect our rights or property, protect someone's health, safety or welfare, or to comply with a law or regulation, court order or other legal

process. As discussed in the section on cookies and other technologies, from time to time we may allow a third party to serve advertisements on this web site.

If you share information with the advertiser, including by clicking on their ads, this Privacy Policy does not control the advertisers use of your personal information, and you should check the privacy policies of those advertisers and/or ad services to learn about their use of cookies and other technology before linking to an ad.

6. Law Enforcement

You agree that we may disclose your information to authorities if compelled to by a court order. Additionally, you agree that we may disclose your information if we reasonably believe that you have violated US laws, the terms of our Terms of Use or our Privacy Policy, or if we believe that a third party is at risk of bodily or economic harm. In the event that we receive a subpoena affecting your privacy, we may elect to notify you to give you an opportunity to file a motion to quash the subpoena, or we may attempt to quash it ourselves, but we are not obligated to do either. We may also proactively report you and release your information without receiving any request to third parties where we believe that it is proper to do so for legal reasons, where your actions violate any US laws or any other country having jurisdiction over us, our Site, or our Terms of Use. You release us from any damages that may arise from or relate to the release of your information to a request from law enforcement agencies or private litigants. We may release your information under the conditions listed in this paragraph whether it is to individuals or entities and to any state or federal authorities, as required.

7. Opt Out of Commercial, Non-Commercial Communications and Do Not Track

If you decide to provide us with your contact information, you agree that we may send you communications via text and emails. However, you may unsubscribe from certain communications by notifying LJP Marketing Limited that you no longer wish to receive these communications and we will endeavour to promptly remove you from our mailing list or communications once we have received that request. We currently do not offer functionality for you to opt out through “do not track” listings. If you wish to opt out of certain communications or information collection, please contact us at compliance@ljp.marketing

8. Third Parties

LJP Marketing Limited or other users may post links to third party websites on Site, which may include information that we have no control over. When accessing a third

party site through our Site, you acknowledge that you are aware that these third party websites are not screened for privacy or security issues by us.

Please be aware that this Privacy Policy, and any other policies in place, in addition to any amendments, does not create rights enforceable by third parties. LJP Marketing Limited bears no responsibility for the information collected or used by any advertiser or third party website. You must review their electronic agreements and privacy policies to understand how their information collection practices work.

9. Security Measures

We have implemented generally accepted standards of technology and operational security in order to protect personally-identifiable information from loss, misuse, alteration, or destruction. Only authorized personnel and third party vendors have access to your personal information, and these employees and vendors are required to treat this information as confidential. Despite these precautions, we cannot guarantee that unauthorized persons will not obtain access to your personal information. For this reason, we recommend that you use anti-virus software, routine credit checks, firewalls, and other precautions to protect yourself from security and privacy threats.

10. Links

This Site contains links to other sites that provide information that we consider to be interesting. LJP Marketing Limited is not responsible for the privacy practices or the content of such web sites.

11. Public Discussions

This site may provide public discussions on various business valuation topics. Please note that any information you post in these discussions will become public, so please do not post sensitive information in the public discussions. Whenever you publicly disclose information online, that information could be collected and used by others. We are not responsible for any action or policies of any third parties who collect information that users disclose in any such forums on the web site. LJP Marketing Limited does not agree or disagree with anything posted on the discussion board. Also remember that you must comply with our other published policies regarding postings on our public forums.

12. Your California Privacy Rights

LJP Marketing Limited permits residents of the State of California to use its Site and complies with the California Business and Professions Code §§ 22575-22579. If you

are a California resident you may request certain information regarding our disclosure of personal information to any third parties for their direct marketing purposes. Various provisions throughout this Privacy Policy address requirements of the Californian privacy statutes. Although we do not disseminate your information to third parties without permission, you must presume that we collect electronic information from all visitors. You may contact us at compliance@ljp.marketing with any questions.

13. Age Compliance

We intend to fully comply with American and international laws respecting children's privacy including COPPA. Therefore, we do not collect or process any information for any persons under the age of 18. If you are under 18 and using our Site, please stop immediately and do not submit any information to us. In the event that you become aware that we have inadvertently collected any information from users under the age of 18, please contact us immediately.

14. International Transfer

Your information may be transferred to - and maintained on - computers located outside of your state, province, country, or other governmental jurisdiction where the privacy laws may not be as protective as those in your jurisdiction. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer. PII and Non-PII that is submitted to LJP Marketing Limited will be collected, processed, stored, disclosed and disposed of in accordance with applicable U.S. law and this policy. If you are a non-U.S. user, you acknowledge and agree that LJP Marketing Limited may collect and use your Information and disclose it to other entities outside your resident jurisdiction. In addition, such information may be stored on servers located outside your resident jurisdiction. U.S. law may not provide the degree of protection for information that is available in other countries.

15. Merger and Acquisition

In the event that LJP Marketing Limited is involved in a bankruptcy, merger, acquisition, reorganization or sale of assets, your information may be sold or transferred as part of that transaction. Please be aware that once the information is transferred your privacy rights may change.

16. Amendments

Like our Terms of Use, we may amend this Privacy Policy from time to time. When we amend this Privacy Policy, we will modify the date listed on this Agreement or we may contact you. You must agree to the amendments as a condition of your continued use

of our Site. If you do not agree, you must immediately cease using our Site and notify us of your refusal to agree by e-mailing us at compliance@ljp.marketing

17. Information

If you have any questions or require additional information related to our information collection practices, please contact us at compliance@ljp.marketing