

LiFonti Insurance Services Ltd - Privacy Policy:

At LiFonti Insurance Services Ltd, we are committed to protecting your privacy as a visitor to our website and as our customer. To our visitors and to our customers, we offer this pledge:

LiFonti Insurance Services Ltd is the owner of the information which is collected on this website. We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease, or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as we have disclosed to you in this Privacy Policy.

Information Collection:

LiFonti Insurance Services Ltd will ask you to provide your personal and business information (collectively, "Personal Information") to us when we quote your coverage and when you purchase an insurance policy from us. "Personal Information" includes, but is not limited to, (a) your name, email address, age, social security number, and other customer onboarding information; (b) transaction-related information; (c) information you provide us when you contact us for help; (d) credit card information for billing purposes; (e) information about your family members, your business and/or the employees of your business; and (f) other information related to obtaining an insurance policy, such as your driving history, insurance claims history and credit history.

We may also ask you to provide your Personal Information to us when you send any emails to us via this website. When you ask us to quote or issue an insurance policy at LiFonti Insurance Services Ltd, we will ask you to provide your name, home address, mailing address, telephone number, email address, and other Personal Information. We will maintain a record of your Personal Information at the offices of LiFonti Insurance Services Ltd, 2 E 22nd St, Suite 317, Lombard, IL 60148. The employees of LiFonti Insurance Services Ltd are each required to sign and acknowledge a Confidentiality and Nondisclosure Agreement. Each employee has been instructed on maintaining the privacy of each customer and the importance of protecting each customer's Personal Information.

We use your Personal Information to, among other things, provide you with our services or information related to our services and to provide you with required notices. We may also use your Personal Information to contact you from time to time to provide you with important information, required notices and marketing promotions. Finally, we may disclose your Personal Information: (i) with your valid consent to do so; (ii) to comply with a valid subpoena, legal order, court order, legal process, or other legal obligation; (iii) to enforce any of our terms and conditions or policies; (iv) when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request; or (v) as necessary to pursue available legal remedies or defend legal claims.

Your Personal Information will also be provided to the insurance companies we work with ("Insurance Companies") when we quote and when you purchase an insurance policy so they can establish you as a policy holder. LiFonti Insurance Services Ltd submits to the Insurance Companies the Personal Information provided from you and Personal Information provide by other sources, such as your driving history, insurance claims history, and credit history, so they may calculate an accurate premium for your insurance. New or updated Personal Information may be used by LiFonti Insurance Services Ltd and/or the Insurance Companies to calculate renewal premiums. We strongly encourage you to review and become familiar with the privacy policy and similar documents of these third-parties.

When you send LiFonti Insurance Services Ltd an email you agree you are providing us with certain personally identifiable information including your email address.

In addition, our website may collect certain information automatically, including, but not limited to, the type of mobile device you use, your mobile devices unique device ID, the IP address of your mobile device, your mobile operating system and the type of mobile Internet browsers you use. We may also collect this information using "cookies," which are small text files that our website saves on your computer or mobile device, or similar technologies. Cookies can contain the following information about you and your use of our website: browser type, search preferences, data relating to which pages of our website that you have visited and the date and time of your use. The Company may also use third party cookies. We use the information described in this paragraph to, among other things, help us (or our third party service providers) to identify and fix errors and understand and improve the services we provide.

Security of Information:

We are concerned about safeguarding the confidentiality of the information you provide us. We provide reasonable physical, electronic and procedural safeguards to protect the Personal Information we collect, process and maintain. For example, we limit access to such Personal Information to authorized employees and contractors who need to know such information in order to operate, develop or improve our services. In addition, as noted above, the employees of LiFonti Insurance Services Ltd are each required to sign and acknowledge a Confidentiality and Nondisclosure Agreement that covers protection of your Personal Information.

Please be aware that, although we endeavor to provide reasonable security for the Personal Information we collect, process and maintain, no security system can prevent all potential data security breaches. We cannot guarantee, warrant or ensure the security of any information you provide to us (including Personal Information). There is no guarantee your information (including Personal Information) will not be accessed, disclosed, altered, or destroyed by breach of any of our information security measures. In addition, we are not responsible for the security of information that you transmit to us over networks that the Company does not control, including the Internet and wireless networks.

Limitation of Liability; Release:

IN NO EVENT SHALL LIFONTI INSURANCE SERVICES, LTD BE LIABLE FOR ANY DATA SECURITY BREACH INVOLVING ANY INFORMATION YOU PROVIDE US (INCLUDING PERSONAL INFORMATION). YOU HEREBY EXPRESSLY WAIVE AND RELEASE LIFONTI INSURANCE SERVICES, LTD (TOGETHER WITH ITS EMPLOYEES, CONTRACTORS, SERVICE PROVIDERS AND LICENSORS) FROM ANY AND ALL LIABILITY, CLAIMS, CAUSES OF ACTION, OR DAMAGES ARISING FROM ANY DATA SECURITY BREACH OR LOSS OF DATA. IF YOU ARE A RESIDENT OF THE STATE OF CALIFORNIA, YOU EXPRESSLY WAIVE AND RELEASE ANY AND ALL RIGHTS AND BENEFITS UNDER SECTION 1542 OF THE CIVIL CODE OF THE STATE OF CALIFORNIA (OR ANY ANALOGOUS LAW OF ANY OTHER STATE), WHICH READS AS FOLLOWS: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH, IF KNOWN BY HIM, MUST HAVE MATERIALLY AFFECTED HIS SETTLEMENT WITH THE DEBTOR."

IN NO EVENT SHALL LIFONTI INSURANCE SERVICES, LTD (OR ANY OF ITS EMPLOYEES, CONTRACTORS, SERVICE PROVIDERS, AND/OR LICENSORS) BE LIABLE TO YOU OR TO ANY THIRD PARTY FOR ANY INDIRECT, PUNITIVE, SPECIAL, EXEMPLARY, INCIDENTAL, CONSEQUENTIAL OR OTHER DAMAGES OF ANY TYPE OR KIND (INCLUDING PERSONAL INJURY, LOSS OF DATA, DATA SECURITY BREACH, LOSS OF REVENUE, LOSS OF PROFITS, USE OR OTHER ECONOMIC ADVANTAGE).

Billing:

When you purchase an insurance policy from LiFonti Insurance Services Ltd, or request we make an installment payment on your behalf, you will pay the premiums with your credit card or personal check. When you use a credit card to pay the premium, LiFonti Insurance Services Ltd is not accepting your funds; your credit card information is used to pay the Insurance Companies, Finance Company, or a Third-Party Credit Card Vendor directly. Your credit card info is deleted from our records after your purchase has been authorized unless you specifically request we keep your credit card info on file for further payments. If you pay the premium using your personal check or via EFT, we will keep a copy of your check and/or checking information on file in our office.

Third Party Links:

This website may contain links to third party websites that are not controlled by LiFonti Insurance Services Ltd. These third-party links are made available to you as a convenience and you agree to use these links at your own risk. Please be aware that LiFonti Insurance Services Ltd is not responsible for the content of third party websites linked to LiFontiInsurance.com, nor are we responsible for the privacy policy, security features, data protection policies or other practices of third party websites linked to LiFontiInsurance.com. Our Privacy Policy only applies to information we collect from you while you are at and while you are actively in a session with LiFontiInsurance.com. If you should link to a third-party website from LiFontiInsurance.com, we strongly encourage you to review and become familiar with that website's privacy policy and similar documents.

Changes in Our Privacy Policy:

We reserve the right to change this Privacy Policy without providing any advance notice of our intent to make the changes. You are advised to consult this Privacy Policy regularly for any changes, available on our website at: LiFontiInsurance.com. If you have any questions about our Privacy Policy, please feel free to call us at: 630-268-8200.