Privacy Policy Effective Date:

We DO NOT sell or share your information. Your privacy is important to us, and this Privacy Policy explains how **Palte Insurance Agency** ("we," "our," or "us") collects, uses, and protects your information when you use our services ("Services").

1. Information We Collect

We collect the following types of information to provide and improve our Services:

- **Personal Information:** Information you provide directly, such as your name, email address, phone number, and payment details.
- **Usage Data:** Information about your interactions with our Services, including IP address, device information, and browsing behavior.
- **Cookies and Tracking Technologies:** Data collected through cookies and similar tools to enhance your user experience.

2. How We Use Your Information

We use your information for the following purposes:

- To provide, operate, and improve our Services.
- To process payments and fulfill transactions.
- To communicate with you about updates, promotions, and support.
- To ensure compliance with legal and regulatory requirements.

3. Data Sharing and Selling

- We do not sell your data: Your personal information will never be sold to third parties for marketing or other purposes.
- We do not share your data: Your information is not shared with third parties, except as required to provide our Services (e.g., payment processors) or comply with legal obligations.

4. Data Retention

We retain your information only as long as necessary to fulfill the purposes outlined in this policy or as required by law.

5. Your Rights

Depending on your location, you may have the following rights regarding your data:

- The right to access, correct, or delete your information.
- The right to restrict or object to certain data processing activities.
- The right to withdraw consent where applicable. To exercise these rights, please contact us using the information below.

6. Data Security

We implement industry-standard security measures to protect your information from unauthorized access, loss, or misuse. However, no system is entirely foolproof, and we cannot guarantee absolute security.

7. Third-Party Links and Services

Our Services may contain links to third-party websites or services. We are not responsible for the privacy practices of these third parties.

8. Children's Privacy

Our Services are not intended for individuals under 18 years old. We do not knowingly collect personal information from children without appropriate consent.

9. Changes to This Policy

We may update this Privacy Policy periodically. Changes will be effective immediately upon posting, and continued use of our Services constitutes acceptance of the updated policy.

10. Contact Us

For questions or concerns about this Privacy Policy or your data, please contact us: **Email:** billpalte@palteinsurance.com **Phone:** 419.890.1270 **Address: 207 Monroe St, Columbus Grove, OH 45830**

By using our Services, you acknowledge that you have read, understood, and agree to this Privacy Policy.