

## Fight Health Insurance Privacy Policy

Fight Health Insurance, Inc. (“**Fight Health Insurance**”, “**we**,” “**us**,” or “**our**”) respects your privacy. This Privacy Policy (“**Policy**”) describes the processing of Personal Information (defined below) that is provided, collected, or disclosed while providing our products or services to you (“**Services**”) and on any websites, applications, or online platforms that link to this Policy (collectively, “**Site**”) It also describes rights you may have under applicable laws. Please read this Policy carefully to understand our policies and practices regarding your Personal Information and how we will treat it. To access this Policy in an alternative downloadable format, please [click here](#).

We may provide you with a different privacy policy or notice in certain specific situations, in which case that privacy notice or policy will apply to the Personal Information collected or processed in that specific situation, rather than this one.

This Policy does not address or apply to “protected health information” (“**PHI**”), which is regulated by the Health Insurance Portability and Accountability Act (“**HIPAA**”). HIPAA provides specific protections for the privacy and security of PHI. Fight Health Insurance is not a “covered entity” subject to HIPAA. Please review the notice of privacy practices of your health care provider, health plan, and/or plan sponsor to understand how your PHI may be used and disclosed by those entities.

Washington State’s My Health My Data Act, Nevada’s Consumer Health Data Privacy Law (SB 370), and similar state laws may regulate how we process Personal Information relating to your health. For consumers in those states, this notice is supplemented by our Consumer Health Data Privacy Notice.

If you provide us with Personal Information related to anyone other than yourself, please note that you are responsible for complying with all privacy and data protection laws prior to providing that information to Fight Health Insurance (including obtaining consent, if required).

### Personal Information We Collect

We collect several categories of Personal Information from and about users of our Site and Services. “**Personal Information**” means information that uniquely identifies, relates to, describes, or is reasonably capable of being associated with or linked to you. The categories of Personal Information we collect may include:

- *Contact Information* – If you submit an inquiry, provide information on or through our Site or Services, we may collect your contact information including your name, mailing address, email address, and phone number.
- *Insurance information* – Information related to your health insurance appeal which may include medical and healthcare information.
- *Commercial Information* – If you submit an inquiry, or provide information on our Site, we may collect commercial information including information about your purchases, subscriptions, and Services you have shown interest in.
- *Usage Information* – When you use our Site, we may automatically record information, including your Internet Protocol address (IP Address), geolocation of your device, browser type, referring URLs (e.g., the website you visited before coming to our Site), domain names associated with your internet service provider, and any other information regarding your interaction with our Site.

- *Communication Information* – We may collect Personal Information contained within your communications with us via email, social media, telephone, or otherwise, and in certain cases we may use third-party service providers to do so. Where permitted by applicable law, we may collect and maintain records of calls and chats with our agents, representatives, or employees via message, chat, post, or similar functionality.

## **How We Collect Personal Information**

- *Directly From You* – We collect Personal Information that you provide to us directly, for example, if you upload or provide insurance covered denial information, choose to contact us, request information from us, sign up to receive updates, or otherwise utilize our Site or Services.
- *From Third Parties* – We may collect Personal Information from third parties, including but not limited to business partners, advertising networks, social networks, data analytics providers, mobile device providers, Internet or mobile service providers, recruiters and job application portals, and background check providers.
- *Through Online Tracking Technologies* – We use cookies and similar technologies to collect Personal Information automatically as you navigate our Site. For additional information regarding our use of these technologies, see the *Cookies and Tracking Technologies* section below.

## **How We Use Personal Information**

To the extent permitted by applicable law, we use Personal Information:

- *To provide and personalize our Site and Services*, such as providing and personalizing our Services, providing customer service, maintaining or servicing accounts, verifying customer information, creating and maintaining business records, verifying eligibility, and undertaking or providing similar services.
- *To optimize, improve, and maintain our Services*, including understanding how users interact with our Services, gauging user interest in certain Services or Site functionality, and troubleshooting problems.
- *For internal research and development*, such as testing, verifying, and improving the quality of our Services or developing new ones.
- *For marketing and advertising*, including using your information to send you messages, notices, newsletters, surveys, promotions, or event invitations about our own or third parties' goods and services that may be of interest to you. We also use Personal Information to conduct interest-based advertising as discussed in the *Cookies and Other Tracking Technologies* section below. You can also unsubscribe from any marketing emails or text messages that we may send you by following the instructions included in the email or text correspondence or emailing us at [support42@fighthealthinsurance.com](mailto:support42@fighthealthinsurance.com).
- *For communicating with you*, such as responding to your questions and comments or notifying you of changes to our Site or Services.

- *For legal, security, or safety reasons*, such as protecting our and our users' safety, property, or rights; complying with legal requirements; enforcing our terms, conditions, and policies; detecting, preventing, and responding to security incidents; and protecting against malicious, deceptive, fraudulent, or illegal activity.
- *As part of a corporate transaction*, such as in connection with the sale of part or all of our assets or business, the acquisition of part or all of another business or another business' assets, or another corporate transaction, including bankruptcy.
- *To fulfill any other purpose for which you provide it*, including purposes described when you provide the information or give your consent.

## **How We Disclose Personal Information**

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose your Personal Information with your consent or in the following circumstances:

- *Employees and Other Personnel* – We may share Personal Information with our employees and personnel (such as contractors) who have a need to know the information for our business purposes.
- *Service Providers* – We disclose your Personal Information with the service providers that we use to support our business, including but not limited to, data analytics providers, website hosting providers, and other technology providers. If you are applying for a job with us, this may include service providers such as background check providers and human resource providers.
- *Business Partners* – We may disclose Personal Information with trusted business partners. For example, we may disclose your Personal Information with a company whose products or services we think may be of interest to you or who we co-sponsor a promotion or service with.
- *Legal Obligation or Safety Reasons* – We may disclose Personal Information to a third party when we have a good faith belief that such disclosure of Personal Information is reasonably necessary to (a) satisfy or comply with any requirement of law, regulation, legal process, or enforceable governmental request, (b) enforce or investigate a potential violation of any agreement you have with us, (c) detect, prevent, or otherwise respond to fraud, security or technical concerns, (d) support auditing and compliance functions, or (e) protect the rights, property, or safety of Fight Health Insurance its employees and clients, or the public against harm.
- *Merger or Change of Control* – We may disclose Personal Information to third parties as necessary if we are involved in a merger, acquisition, or any other transaction involving a change of control in our business, including but not limited to, a bankruptcy or similar proceeding. Where legally required, we will give you notice prior to such disclosure.
- *Other* – We may disclose Personal Information to third parties when explicitly requested by or consented to by you, or for the purposes for which you disclosed the Personal Information to us as indicated at the time and point of the disclosure (or as was obvious at the time and point of disclosure). For example, you may direct us to disclose your Personal Information to third-party artificial intelligence (“AI”) providers such as OctoAI, Perplexity, and TogetherAI. In such cases, your Personal Information will be subject to the privacy notices or policies of those AI providers.

## Cookies and Other Tracking Technologies

We and our service providers may use cookies and similar technologies to collect usage and browser information about how you use our Site. The technologies we use for this automatic data collection may include cookies and web beacons that permit us to verify system and server integrity and generate statistics around the popularity of certain content. We process the information collected through such technologies, which may include or be combined with Personal Information, to help operate certain features of our Site, to enhance your experience through personalization, and to help us better understand the features of our Site that you and other users are most interested in.

*Website Delivery and Appearance* – We may use third party providers to enable certain customer interaction opportunities, content delivery (like audio or video), or other service capabilities. Examples include, but are not limited to, the following functionality:

- **Content Delivery:** We partner with service providers to host our Site and deliver specific content in support of our Services. For example, we use Google Fonts to serve fonts on our Site and Google Analytics for site metrics, which are governed by [Google's Privacy Policy](#).

*Website Analytics and Session Replay* – We use analytics and session replay services, that use cookies and other technologies that collect your Personal Information, to assist us with analyzing our Site traffic and site usage to optimize, maintain, and secure our Site and inform subsequent business decisions (including, e.g., advertising). These include, but are not limited to, the following third-party services:

*Selling or Sharing Personal Information* – While we do not sell Personal Information in exchange for monetary consideration, we do share Personal Information for other benefits that could be deemed a “sale” or “sharing” under various data protection laws, because they are sometimes broadly defined to include activities such as the delivery of interest-based advertising on websites or allowing third parties to receive certain information, such as cookies, IP address, and/or browsing behavior. Where required by law, we will provide you with the ability to opt out of the sale of your Personal Information.

*Cookie Choices* – To manage your preferences with respect to these technologies, you can:

- Customize your browser settings to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable certain cookies, please note that some parts of our Site may not function properly. These settings may be lost and require reconfiguration if you delete your cookies.
- Block the collection and use of your information by online platforms and ad tech companies for the purpose of serving interest-based advertising by visiting the opt out pages of the self-regulatory programs of which those companies are members: [National Advertising Initiative](#) and [Digital Advertising Alliance](#) (or the [European Interactive Digital Advertising Alliance](#), if you are located in the European Economic Area). Please note that even if you opt out of interest-based advertising, you may still see “contextual” ads which are based on the context of what you are looking at on the websites and pages you visit.
- Review and execute any provider-specific instructions to customize your preferences or opt-out of certain processing, including interest-based advertising, by third party service providers. For example, to opt-out of this type of advertising by Google, customize your ad preferences, or limit Google's collection or use of your data, visit [Google's Safety Center](#) and [Google's Ad Settings](#) and follow [Google's personalized ad opt-out instructions](#).

## **How Long We Keep Your Personal Information**

We retain your information for as long as needed: (i) to conduct business with you; (ii) fulfill the purposes outlined in this Policy; and (iii) to comply with our legal obligations, resolve disputes, and enforce any agreements.

Criteria we will use to determine how long to retain your Personal Information include the nature and length of our business relationship with you; our legal rights, obligations, and retention requirements; and if we have an ongoing business purpose for retaining your Personal Information, such as communicating with you about ongoing or prospective Services you requested.

## **Links to Third-Party Websites**

We are not responsible for the practices employed by any websites or services linked to or from our Site, including the information or content contained within them. We encourage you to investigate and ask questions before disclosing Personal Information to third parties, since any Personal Information disclosed will be handled in accordance with the applicable third party's privacy policy.

In some cases, we may offer links to social media platforms (like Facebook, Instagram, Pinterest, X (formerly known as Twitter) and YouTube) that enable you to easily connect with us or share information on social media. Any content you post via these social media pages is subject to the Terms of Use and Privacy Policies for those platforms.

## **International Use and Cross-Border Data Transfers**

This Site is intended solely for persons in the United States. If you are visiting our Site from outside of the United States, please note that our Site is hosted in the United States. Where permitted by applicable law, we may transfer the Personal Information we collect about you to the United States and other jurisdictions that may not be deemed to provide the same level of data protection as your home country, as necessary for the purposes set out in this Policy.

## **How We Protect Personal Information**

We have implemented commercially reasonable measures designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration, and disclosure. Unfortunately, the transmission of information via the internet is not completely secure. Despite these efforts to store Personal Information in a secure environment, we cannot guarantee the security of Personal Information during its transmission or its storage on our systems.

## **Exercising Your Privacy Rights**

Depending on where you live, you may have the following rights with respect to your Personal Information under applicable data protection laws:

- *Access* – The right to request access to and obtain a copy of any Personal Information we may have about you.
- *Deletion* – The right to delete your Personal Information that we have collected or obtained, subject to certain exceptions. To request that we delete your Personal Information, please go to [https://fighthalthinsurance.com/remove\\_data](https://fighthalthinsurance.com/remove_data).

- *Correction* – The right to request that we correct any inaccuracies in your Personal Information, subject to certain exceptions.
- *Opt Out of Certain Processing* – The right to: (a) opt out of the processing of your Personal Information for purposes of targeted advertising, (b) opt out of the sale or sharing of your Personal Information; (c) limit the use of your sensitive Personal Information (if applicable), and (d) opt out of profiling in furtherance of decisions that produce legal or similarly significant effects.
- *Objection/Restriction of Processing* – The right to object or restrict us from processing your Personal Information in certain circumstances.
- *Withdraw Consent* – The right to withdraw your consent where we are relying on your consent to process your Personal Information.
- *Automated Decision-Making* – The right to know when you are subject to automated decision-making, the Personal Information used to render the decision, the principal factors and parameters involved in the decision, and human review or correction of the decision (or its underlying data, where appropriate). You may also have the right to consent or opt out of this automated decision-making, depending on your location.
- *Lodge a Complaint* – The right to lodge a complaint with a supervisory authority or other regulatory agency if you believe we have violated any of the rights afforded to you under applicable data protection laws. We encourage you to first reach out to us so we have an opportunity to address your concerns directly before you do so.

To exercise any of the privacy rights afforded to you under applicable data protection laws, e-mail us at [support42@fighththealthinsurance.com](mailto:support42@fighththealthinsurance.com).

Certain web browsers and other programs may transmit “opt-out” or “do-not-track” signals, such as the Global Privacy Control, to websites with which the browser communicates. Please note that we do not have the ability to recognize or honor browser do-not-track or similar signals at this time.

You will not be discriminated against in any way by virtue of your exercise of the rights listed in this Policy. However, should you withdraw your consent or object to processing of your Personal Information, or if you choose not to provide certain Personal Information, we may be unable to provide some, or all, of our Services to you.

Only you, or an authorized agent that you authorize to act on your behalf, may make a request related to your Personal Information. We must verify your identity before fulfilling your requests, and if we cannot verify your identity, we may request additional information from you. If you are an authorized agent making a request on behalf of another person, we will also need to verify your identity, which may require proof of your written authorization or evidence of a power of attorney. We endeavor to respond to requests within the time period required by applicable law. If we require more time, we will inform you of the reason and extension period in writing.

We do not charge a fee to process or respond to your requests unless they are excessive or repetitive. If we determine that a request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request. We may deny certain requests, or only fulfill some in part, as permitted or required by law. If you are not satisfied with the resolution of your request and you are

afforded a right to appeal such a decision, you will be notified of our appeal process in our response to your request.

### **Children's Privacy**

We do not knowingly collect or solicit any Personal Information from children, as defined under applicable law, without verified written parental consent, and we have no actual knowledge of selling such Personal Information of minors under 16 years of age. If we learn that we have collected Personal Information from a child, we will promptly take steps to delete that information. If you believe we might have any information from or about a child, please contact us at [support42@fighthealthinsurance.com](mailto:support42@fighthealthinsurance.com).

### **California Residents**

Under California Civil Code Section 1798.83, individual customers who reside in California and who have an existing business relationship with us may request information about our disclosure of certain categories of Personal Information to third parties for the third parties' direct marketing purposes, if any. To make such a request, please contact us at [support42@fighthealthinsurance.com](mailto:support42@fighthealthinsurance.com). Please be aware that not all information sharing is covered by these California privacy rights requirements and only information on covered sharing will be included in our response. This request may be made no more than once per calendar year.

### **Changes to this Policy**

Please note that we may modify or update this Policy from time to time, so please review it periodically. If we make material changes to how we treat Personal Information, we will notify you according to applicable law. Unless otherwise indicated, any changes to this Policy will apply immediately upon posting to our Site. You are responsible for periodically visiting our Site and this Policy to check for any changes.

### **Contact Us**

If you have any questions about our practices or this Policy, please contact us at [support42@fighthealthinsurance.com](mailto:support42@fighthealthinsurance.com).

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