

INTERMOUNTAIN INSURANCE

PRIVACY POLICY

Effective Date: August 27, 2026

Last Updated: August 27, 2026

Intermountain Insurance, LLC ("Intermountain Insurance," "we," "us," or "our") respects your privacy and is committed to protecting the personal information entrusted to us.

This Privacy Policy explains how we collect, use, disclose, and protect information when you visit our website, contact us, request an insurance quote, schedule an appointment, submit information regarding insurance coverage, or otherwise interact with Intermountain Insurance.

1. Information We May Collect

Information You Provide to Us

We may collect information that you voluntarily provide, including:

- Name
- Mailing or residential address
- Email address
- Telephone number
- Date of birth
- ZIP code and county of residence
- Household and family information
- Information about current or desired insurance coverage
- Medicare eligibility or enrollment information
- Information relevant to Marketplace eligibility or enrollment
- Employer and business information
- Employee and dependent census information submitted in connection with group insurance quotes
- Coverage preferences
- Information about preferred physicians, hospitals, pharmacies, or provider networks
- Information contained in documents you choose to upload
- Communications, questions, or other information you submit to us

Depending upon the insurance product or enrollment process involved, additional information may be required after your initial inquiry. We may collect that information through appropriate carrier, Marketplace, Medicare, enrollment, or other systems rather than through our general website forms.

Please do not submit Social Security numbers, detailed medical records, financial account information, or other highly sensitive information through a general website contact or quote-request form unless we specifically instruct you to use a secure method for doing so.

Information About Employers and Group Benefits

Employers requesting group insurance quotes may provide information about their business and benefit-eligible employees and dependents.

This may include names or employee identifiers, dates of birth, ZIP codes, gender or sex information when required for rating or eligibility purposes, tobacco-use information when applicable, coverage elections, dependent relationships, and similar information necessary to obtain or evaluate group insurance proposals.

We ask employers not to include Social Security numbers or medical histories in preliminary group census information unless specifically required and transmitted through an appropriate secure method.

Information Collected Automatically

When you visit our website, certain information may be collected automatically by our website platform and related technology providers. Depending upon our website configuration, this may include:

- Internet Protocol (IP) address
- Browser and device information
- Operating system
- Approximate geographic location derived from an IP address
- Pages viewed
- Referring website
- Date and time of visits
- Website interactions
- Cookie and similar technology identifiers

We may use this information to operate, secure, maintain, and improve our website and understand how visitors use it.

2. How We Use Personal Information

We may use personal information to:

- Respond to inquiries and requests
- Provide insurance information and guidance
- Prepare or obtain insurance quotes
- Compare insurance coverage options
- Assist with applications and enrollment
- Assist with Medicare-related insurance options
- Assist with individual and family health insurance and Marketplace coverage
- Assist with dental insurance
- Assist employers with group health and employee benefit programs
- Communicate about applications, policies, renewals, or coverage
- Schedule appointments
- Maintain customer and prospect records
- Provide customer service
- Administer and improve our website

- Protect against fraud, misuse, or security threats
- Comply with insurance, licensing, regulatory, recordkeeping, legal, and contractual requirements
- Exercise or defend legal rights

We seek to collect and use only information reasonably appropriate for the purpose for which it was provided.

3. Insurance Quotes, Applications, and Enrollment

Submitting information through this website does not bind insurance coverage or guarantee eligibility for any insurance plan, government program, premium tax credit, subsidy, or other benefit.

When you ask us to assist with insurance coverage, we may need to provide information to insurance companies, general agencies, enrollment platforms, government-operated or government-authorized Marketplace systems, Medicare-related systems, or other organizations involved in quoting, applying for, enrolling in, administering, or servicing coverage.

The information required and how it is handled may differ depending upon the insurance product and organization involved.

4. How We May Disclose Information

We may disclose personal information when reasonably necessary to provide the services you request or operate our business.

Insurance Companies and Insurance-Related Organizations

We may provide information to insurance carriers, general agencies, benefit administrators, quoting platforms, enrollment systems, and other insurance-related organizations when necessary to obtain quotes, determine eligibility, submit applications, enroll in coverage, or service insurance.

Marketplace and Government-Related Systems

When assisting with Marketplace, Medicare, or other government-related coverage, information may be provided to or processed through applicable government agencies, government contractors, authorized enrollment systems, or other organizations involved in determining eligibility or facilitating enrollment.

Service Providers

We may use companies that provide services such as:

- Website hosting and website management
- Customer relationship management
- Email and communications
- Appointment scheduling
- Data storage
- Document management
- Information security
- Website analytics
- Technical support

These providers may process information on our behalf as necessary to provide their services.

Legal and Regulatory Purposes

We may disclose information when reasonably necessary to:

- Comply with applicable law
- Respond to lawful government or regulatory requests
- Satisfy insurance regulatory or recordkeeping requirements
- Protect our legal rights
- Investigate fraud or misuse
- Protect the security of our systems or customers
- Respond to legal proceedings

Business Transactions

If Intermountain Insurance is involved in a merger, acquisition, reorganization, sale of assets, or similar business transaction, information may be disclosed or transferred as part of that transaction subject to applicable law.

5. Sale of Personal Information

Intermountain Insurance does not sell personal information for monetary consideration.

We do not sell insurance applicants' or customers' personal or health-related information to data brokers.

If our practices materially change, we will update this Privacy Policy and provide any notices or choices required by applicable law.

6. Medicare Information

Additional federal requirements may apply to information collected in connection with Medicare Advantage or Medicare prescription drug plan marketing and enrollment.

Where applicable, Intermountain Insurance will obtain any consent required before sharing Medicare beneficiary information with another third-party marketing organization for marketing or enrollment purposes.

Submitting a Medicare inquiry to Intermountain Insurance does not authorize unrestricted sharing or sale of your information.

7. Health-Related Information

Some information provided to us may reveal or permit inferences about an individual's health or health-insurance needs.

We recognize the sensitivity of such information and seek to limit its collection, use, and disclosure to legitimate insurance and business purposes.

Intermountain Insurance's handling of information may be subject to different privacy requirements depending upon the particular transaction, insurance carrier, program, or system involved.

Nothing in this Privacy Policy is intended to represent that every interaction with Intermountain Insurance is subject to the Health Insurance Portability and Accountability Act ("HIPAA"), nor should this policy be interpreted as a HIPAA Notice of Privacy Practices.

8. Cookies and Similar Technologies

Our website may use cookies and similar technologies to:

- Operate website functions
- Remember preferences

- Maintain website security
- Understand website traffic and performance
- Improve the visitor experience

Some cookies may be placed by Wix or other technology providers used to operate the website.

Depending upon the technologies enabled on our website, you may be able to control certain cookies through a cookie-consent tool, browser settings, or other privacy controls.

Disabling certain cookies may affect website functionality.

9. Analytics and Advertising

We may use website analytics tools to understand how visitors find and use our website.

If we use advertising, remarketing, or similar technologies in the future, we will seek to configure those technologies in a manner consistent with applicable privacy requirements, particularly where website activity could reveal or permit an inference regarding health or insurance interests.

We do not intend to use detailed health information submitted through insurance forms for third-party behavioral advertising.

10. Data Security

We use reasonable administrative, technical, and organizational safeguards designed to protect personal information against unauthorized access, use, alteration, disclosure, or destruction.

However, no website, email system, electronic transmission, or data-storage system can be guaranteed to be completely secure.

For this reason, you should not send highly sensitive information through ordinary email or general website forms when a secure alternative is available.

If we become aware of a security incident involving personal information, we will evaluate and address the incident in accordance with applicable law.

11. Data Retention

We retain information for as long as reasonably necessary for the purposes for which it was collected and as necessary to satisfy insurance, regulatory, contractual, legal, tax, dispute-resolution, and legitimate business requirements.

Retention periods may vary based upon the type of information and insurance transaction involved.

Information that is no longer reasonably necessary will be deleted, anonymized, or securely disposed of when appropriate, subject to applicable recordkeeping requirements.

12. Your Privacy Choices and Rights

Depending upon where you reside and the laws applicable to the information involved, you may have rights concerning your personal information.

These may include the ability to request:

- Confirmation of whether we process personal information about you
- Access to certain personal information
- Correction of inaccurate information
- Deletion of certain information

- A copy of certain information
- Information concerning certain disclosures of personal information
- Opt-out from certain uses of personal information where applicable

Certain information may be exempt from a request because of insurance, financial-services, regulatory, legal, or other applicable exemptions or recordkeeping obligations.

We may need to verify your identity before processing a privacy request.

To make a privacy-related request, contact us using the information below.

13. Marketing Communications

If you receive optional marketing email from Intermountain Insurance, you may unsubscribe using the instructions contained in the communication or by contacting us.

We may still send non-marketing communications reasonably necessary to respond to your request, administer an application or policy, provide requested services, or satisfy legal or regulatory requirements.

14. Third-Party Websites

Our website may contain links to insurance carriers, Medicare.gov, HealthCare.gov, the Oregon Health Insurance Marketplace, government agencies, provider directories, or other third-party websites.

Intermountain Insurance does not control the privacy or security practices of those websites. Your use of a third-party website is governed by that organization's privacy policy and terms.

15. Children's Privacy

Our website is intended for adults seeking insurance information for themselves, their households, or their businesses.

We do not knowingly use this website to solicit personal information directly from children under 13.

Parents, guardians, employers, or other authorized adults may provide information concerning dependent children when reasonably necessary for insurance quoting, enrollment, or administration.

16. Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our business, website, technology, insurance services, or legal requirements.

The revised policy will be posted on this website with an updated "Last Updated" date.

Material changes may be communicated through additional means when appropriate or required by law.

17. Contact Intermountain Insurance

Questions about this Privacy Policy or our privacy practices may be directed to:

Intermountain Insurance, LLC

159 W Hermiston Ave., Suite 160

Hermiston, OR 97838

Phone: (541) 314-9075

Email: josh@intermountain.insure

Intermountain Insurance is an independent insurance agency.