

Privacy Policy for MLH Life Insurance Agency

Effective Date: 07/29/2025

MLH Life Insurance Agency LLC (“MLH Life Insurance Agency,” “we,” “us,” or “our”) respects your privacy and is committed to protecting your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit mlhlifeinsagency.com (the “Site”) and when you interact with us, including through our life insurance services, consultations, and educational resources.

Please read this Privacy Policy carefully. By using our Site or services, you agree to the collection and use of information in accordance with this Policy.

1. Information We Collect

We may collect the following types of information:

1.1 Information You Provide to Us

When you use our Site or interact with us, you may provide:

Contact Information: Name, email address, phone number, mailing address.

Consultation & Service Information: Details you provide when requesting a quote, scheduling a consultation, or inquiring about life insurance options.

Form Submissions: Information submitted through contact forms, quote forms, appointment requests, or to download our free e-book or other resources.

Account/Preference Information (if applicable): Information you provide when subscribing to newsletters or creating an account.

1.2 Information Collected Automatically

When you visit our Site, we may automatically collect:

Usage Data: Pages visited, links clicked, time spent on pages, referring/exit pages, and other browsing actions.

Device & Technical Data: IP address, browser type, operating system, device type, and similar technical details.

Cookies and Similar Technologies: We may use cookies, web beacons, and similar technologies to improve your experience and analyze Site usage.

You can typically instruct your browser to refuse cookies, but this may affect certain features of the Site.

1.3 Information from Third Parties

We may receive information about you from:

Lead generation partners or advertising platforms (e.g., if you fill out a form on a third-party site that is sent to us).

Analytics providers that help us understand Site traffic and usage patterns.

2. How We Use Your Information

We use the information we collect for purposes such as:

Providing and Improving Services: To respond to your inquiries, provide life insurance guidance, prepare quotes, and manage your relationship with us.

Personalized Consultations: To understand your needs and help recommend life insurance options tailored to you and your family.

Communication: To send you emails, confirmations, updates, or responses to questions or requests.

Marketing & Educational Content: To send newsletters, offers, updates, and resources such as our free e-book, where you have opted in or where permitted by law.

Site Operation & Analytics: To operate, maintain, and improve the Site, including monitoring usage, analyzing trends, and enhancing user experience.

Legal & Compliance: To comply with applicable laws, regulations, legal processes, and to protect our rights, privacy, safety, or property and/or that of our clients and the public.

3. Legal Bases for Processing (If Applicable)

If you are located in a region that requires a legal basis for data processing (such as the European Economic Area), we process your personal information based on:

Your consent (e.g., for marketing communications).

Performance of a contract or steps prior to entering into a contract (e.g., providing insurance quotes and services).

Our legitimate interests (e.g., improving services, Site security, responding to inquiries).

Compliance with legal obligations.

4. How We Share Your Information

We may share your information in the following circumstances:

Service Providers: With third-party vendors who perform services on our behalf (e.g., website hosting, email delivery, analytics, CRM systems).

Insurance Carriers & Partners: With trusted insurance carriers or partners, when necessary to provide quotes, process applications, or deliver requested services (subject to applicable laws and your consent where required).

Business Transfers: In connection with a merger, sale of assets, financing, or acquisition of all or a portion of our business.

Legal Requirements: If required to do so by law or in good faith belief that such action is necessary to comply with legal obligations, protect or defend our rights or property, or protect the safety of users or the public.

We do not sell your personal information for monetary compensation. If applicable laws (such as some US state laws) treat certain sharing as a “sale,” we will comply with those requirements and provide any required opt-out mechanisms.

5. Cookies and Tracking Technologies

We may use cookies and similar technologies to:

- Remember your preferences and settings.
- Understand how you use and navigate the Site.
- Improve Site functionality and user experience.
- Support marketing and advertising efforts (for example, through third-party ad platforms).

You can typically manage cookies through your browser settings and certain third-party tools. Disabling cookies may affect some Site features.

6. Data Retention

We retain your personal information for as long as necessary to:

- Fulfill the purposes described in this Privacy Policy.
- Provide services you have requested.
- Comply with legal, accounting, or reporting obligations.
- Resolve disputes and enforce our agreements.

When information is no longer needed, we will delete or anonymize it in accordance with our data retention practices and applicable laws.

7. Data Security

We use reasonable administrative, technical, and physical safeguards to protect your personal information from unauthorized access, disclosure, alteration, or destruction. However, no method of transmission over the Internet or method of electronic storage is 100% secure, and we cannot guarantee absolute security.

8. Your Privacy Rights

Depending on your location and applicable law, you may have certain rights regarding your personal information, such as:

- Access:** Request access to the personal information we hold about you.
- Correction:** Request corrections to inaccurate or incomplete information.
- Deletion:** Request deletion of your personal information, subject to legal exceptions.
- Restriction/Objection:** Request that we restrict or stop certain processing of your information.
- Data Portability:** Request a copy of your information in a structured, commonly used, machine-readable format where applicable.
- Marketing Preferences:** Opt out of receiving marketing emails by using the unsubscribe link in our emails or by contacting us.

To exercise your rights, please contact us using the information in the “Contact Us” section below. We may need to verify your identity before responding to your request.

9. Children’s Privacy

Our Site and services are not directed to children under the age of 13 (or under 16 where applicable). We do not knowingly collect personal information from children. If you believe we have collected information from a child, please contact us so we can take appropriate steps to delete it.

10. Third-Party Websites and Services

Our Site may contain links to third-party websites or services that are not operated by us. We are not responsible for the privacy practices of those third parties. We encourage you to review the privacy policies of any third-party sites or services you visit.

11. International Data Transfers

If you access the Site from outside the country where our business is based, please be aware that your information may be transferred to, stored, and processed in that country or other locations where our service providers are located. By using the Site, you consent to such transfers, subject to applicable law.

12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When we do, we will revise the “Effective Date” at the top of this page. Your continued use of the Site after any changes are posted signifies your acceptance of the updated Policy.

13. Contact Us

If you have any questions about this Privacy Policy, or if you wish to exercise your privacy rights, please contact us at:

MLH Life Insurance Agency LLC

325-225-0221

patrick@mlhlifeinsagency.com

<https://mlhlifeinsagency.com>

To tailor this more precisely, I should confirm:

In which state/country is MLH Life Insurance Agency legally based: Texas