

Privacy Policy

Introduction

We are an insurance agency and an online insurance platform for individuals, employers and associations.

Benafica's mission is to bring a new insurance experience to consumers. Benafica offers choice, flexibility and the convenience of an all in one resource to manage your insurance benefit needs.

We protect your personal information using industry-standard safeguards.

We may share your information with your consent or as required by law, and we will always let you know when we make significant changes to this privacy policy.

This Privacy Policy applies to Benafica.com and the Benafica application. We may modify this Privacy Policy from time to time. If we make material changes to it, we will provide notice through our Service, or by other means so that you may review the changes. If you object to any changes, you may close your account. Continuing to use our Services after we publish or communicate a notice about any changes to this Private Policy means that you are consenting to the changes.

1. What information we collect

1.1. Data Controllers

Our Privacy policy applies to any member. We collect information when you use our services to offer you a personalized and relevant experience, including viewing your policies. The personal information provided to or collected by our Services is controlled by Benafica, LLC, at 6701 Upper Afton Road, Ste 200, Saint Paul, Minnesota 55125. If you have any concern about providing information to us or having such information displayed on our Services or otherwise used in any manner

permitted in this Privacy Policy and the User Agreement, you should not become a Member, visit our website, application or otherwise use our Services.

We collect personal information in the following ways:

1.2. Registration

When you create an account with us, we collect information.

To create an account on Benafica, you must (1) provide us with your name, email address, password, phone number, house address, gender, birth date, country of citizenship, relationship status and a social security number; and (2) agree to our User Agreement and this Privacy Policy, which governs how we treat your information. You understand that, by creating an account, you will be able to identify your insurance policies and other products through your Benafica profile.

1.3. Customer Service

We collect information when you contact us for customer support.

When you contact our customer support services, we may have to access your personal data to collect information we need to categorize your question, respond to it, and, if applicable, investigate any breach of our User Agreement or this Privacy Policy. We also use this information to track potential problems and trends and customize our support responses to better serve you. We do not use this information for advertising.

1.4. Other

We are constantly innovating to improve our Services, which means we may create new ways to collect information on the Services.

Our Services are within an innovative environment, which means we are always seeking to improve the Services we offer you. We may introduce new features, some of which may result in the collection of new information.

2. How we use your personal information

2.1. Consent to Benafica Processing Information About You

You agree that information you provide in your application is correct and used by us as described in this Privacy Policy and our User Agreement.

The personal information that you provide to us will enable the creation of your personal benefit account. By providing personal information to us when you create your account, you are voluntarily accepting the terms and conditions of our User Agreement and freely accepting and agreeing to our processing of your personal information in ways set out by this Privacy Policy. You can withdraw or modify your consent to our collection and processing of the information you provide at any time, in accordance with the terms of this Privacy Policy and the User Agreement, by contacting Benafica and requesting the cancellation of your account.

2.2. Benafica Communications

We communicate with you using the messaging service found in the application, as well as via email. We may send you messages relating to your Services (which includes your insurance policies), Security and other Service-related issues. You can change your email settings at any time.

2.3. User Communications

When you send a message to us regarding any question you have, we are able to see your name, email address and policy number. This information is to allow us to help better your user experience.

2.4 Compliance with Legal Process and Other Disclosures

We may disclose your personal information if compelled by law, subpoena, or legal process, or if necessary to enforce our user agreement.

It is possible that we may need to disclose personal information, or information about your policies when required by law, subpoena, or other legal process in the United States. We will notify members about legal demands for their personal information when appropriate in our judgment, unless prohibited by law or court order when the request is an emergency.

3. Your Choices and Obligations

3.1. Rights to Access, Correct, or Delete your Information, and Closing Your Account

You can change your Benafica profile at any time by clicking My Account and editing your information. Your Social Security number once entered will not be subject to change due to security procedures. You may also close your account and can also ask for additional information we may have about your account.

You have a right to (1) access, modify, correct, or delete your personal information controlled by Benafica regarding your profile; and to (2) close your account. We will delete your account upon request.

3.2. Data Retention

We keep your information for as long as your policy is active or as needed. For example, we may keep certain information even after you close your account or policy if it is necessary to comply with our legal obligations, meet regulatory requirements, resolve issues and to prevent fraud, or enforce this agreement.

We retain the personal information you provide while your account is in existence or as needed to provide you services. We may retain your personal information even after you have closed your account if retention is reasonably necessary to comply with our legal obligations, meet regulatory requirements, resolve issues and to prevent fraud, or enforce this Privacy Policy and our User Agreement. We may retain information, for a limited period of time, if requested by law enforcement. Our Customer Service may retain information for as long as is necessary to provide support-related answers to members of Benafica.

4. Important Information

4.1. Requirements

Individuals, Employers and Associations must select the insurance plans of their choice with the assistance of licensed Personal Benefit

Counselors, otherwise known as insurance agents. Plan choices include health, Medicare, dental, HSA's, life, critical illness, and more.

4.2. Changes to this Privacy Policy

We will notify you when we change this Privacy Policy.

We may change this privacy Policy from time to time. If we make significant changes in the way we treat your personal information, or to the Privacy Policy, we will provide notice to you via email or within the application. Please review the changes carefully. If you agree to the changes, simply continue to use our Services. If you object to any of the changes to our terms and you no longer wish to use our Services, you may close your account. Unless stated otherwise, our current Privacy Policy applied to all information that we have about you and your account. Using our Services after a notice of changes has been communicated to you or published on our Services shall constitute consent to the changed terms of practices.

4.3 Security

We take privacy and security seriously and have enabled HTTPS access to our site. Also, please know that the internet is not a fully secure environment, so be careful and select a strong password.

We have implemented security safeguards designed to protect the personal information that you provide in accordance with industry standards. Access to your data on our Services is password-protected. Since the internet is not a 100% secure environment, we cannot ensure or warrant the security of any information that you transmit to us. It is your responsibility to protect the security of your login information. Please help keep your account safe by using a strong password.