

AGA INSURANCE, INC.

WEBSITE PRIVACY POLICY

Effective Date: July 31, 2026

agaii.com | Kingston, Tennessee

Please read this Privacy Policy carefully before using this Site.

If you do not agree with the terms of this Privacy Policy, please discontinue use of the Site immediately.

AGA Insurance, Inc. ("AGA Insurance," "we," "us," or "our") is committed to protecting your privacy and maintaining the confidentiality of your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard information when you visit our website **agaii.com** (the "Site"). Please read this policy carefully. If you disagree with its terms, please discontinue use of the Site.

This policy applies only to information collected through our Site and does not cover information collected offline, through other channels, or by our insurance carrier partners, which maintain their own privacy practices.

1. Information We Collect

1.1 Information You Provide Voluntarily

We may collect personal information that you voluntarily provide to us when you:

- Submit a contact form or request a quote
- Send us an email or call our office

- Sign up for communications or newsletters
- Otherwise interact with us through the Site

Types of information collected may include: full name, mailing address, email address, phone number, date of birth, information about your property or vehicles (as needed to generate insurance quotes), and any other information you choose to provide.

1.2 Information Collected Automatically

When you visit the Site, certain information may be collected automatically through cookies, web beacons, and similar tracking technologies, including:

- IP address and approximate geographic location
- Browser type and version
- Operating system
- Pages viewed and time spent on the Site
- Referring URLs
- Date and time of your visit

This information is used in aggregate to improve the Site's functionality and user experience and is not typically linked to individually identifiable information.

1.3 Cookies and Tracking Technologies

The Site may use **cookies** — small data files stored on your device — to enhance your browsing experience. You may configure your browser to refuse cookies or alert you when cookies are being sent. Please note that disabling cookies may affect the functionality of certain parts of the Site. We do not currently respond to browser "Do Not Track" signals.

2. How We Use Your Information

We use the information we collect for the following purposes:

- To respond to your inquiries, quote requests, and other communications
- To provide, operate, and improve the Site and our services

- To send you information about our products, services, and promotions (where permitted by law and with your consent where required)
- To comply with legal and regulatory obligations, including those imposed by Tennessee insurance laws and regulations
- To protect the security and integrity of the Site
- To analyze trends and usage patterns to improve user experience
- To contact you in connection with your insurance needs or policy servicing

We do not sell your personal information to third parties for their own marketing purposes.

3. How We Share Your Information

AGA Insurance, Inc. may share your personal information in the following limited circumstances:

3.1 Insurance Carriers and Partners

As an independent insurance agency, we work with multiple insurance carriers and wholesalers. When you request a quote or initiate a policy application, we may share your information with those carriers or their representatives as necessary to obtain quotes and facilitate coverage. Each carrier maintains its own privacy practices.

3.2 Service Providers

We may share information with trusted third-party vendors and service providers who assist us in operating the Site or conducting our business (e.g., website hosting, analytics, email services). These parties are contractually obligated to keep your information confidential and use it only for the purposes for which it was disclosed.

3.3 Legal Requirements and Protection of Rights

We may disclose your information if required to do so by law, court order, or governmental authority, or if we believe in good faith that disclosure is necessary to: (a) comply with applicable law; (b) protect and defend our rights or property; (c) prevent or investigate possible wrongdoing; or (d) protect the personal safety of users of the Site or the public.

3.4 Business Transfers

In the event of a merger, acquisition, reorganization, or sale of all or substantially all of our assets, your information may be transferred as part of that transaction. We will notify you of any such change via a prominent notice on our Site.

3.5 With Your Consent

We may share your information with other parties with your explicit consent.

We do not sell, rent, or trade your personal information to any third party for marketing purposes.

4. Data Retention

We retain personal information for as long as necessary to fulfill the purposes described in this Privacy Policy, comply with applicable legal and regulatory requirements (including Tennessee Department of Commerce and Insurance record-keeping requirements), resolve disputes, and enforce our agreements. When personal information is no longer needed, we take steps to securely delete or anonymize it.

5. Data Security

AGA Insurance, Inc. takes reasonable administrative, technical, and physical safeguards to protect the personal information we collect from unauthorized access, disclosure, alteration, and destruction. However, no method of transmission over the Internet or electronic storage is 100% secure. While we strive to protect your personal information, we cannot guarantee its absolute security. You transmit information to us at your own risk.

In the event of a data breach affecting your rights, we will notify you as required by applicable Tennessee law (**Tennessee Code Annotated § 47-18-2107**).

6. Third-Party Links

Our Site may contain links to third-party websites, including insurance carrier portals and industry resources. This Privacy Policy applies only to agaii.com. We are not responsible for the privacy practices of third-party websites and encourage you to review the privacy policies of any external sites you visit.

7. Children's Privacy

The Site is not directed to individuals under the age of 18, and we do not knowingly collect personal information from children under 18. If we become aware that a child under 18 has provided us with personal information, we will take steps to delete such information promptly. If you believe a child has provided us information, please contact us using the details provided in Section 10 below.

8. Your Privacy Rights and Choices

8.1 Access and Correction

You may request access to or correction of the personal information we hold about you by contacting us at the information provided below. We will respond to verified requests within a reasonable timeframe.

8.2 Marketing Communications

If you have opted into receiving marketing communications from us, you may opt out at any time by contacting us directly or following the unsubscribe instructions included in any marketing email.

8.3 Tennessee Residents

Residents of Tennessee have rights under Tennessee law, including the **Tennessee Information Protection Act (TIPA)**, which may include:

- The right to know what personal information is collected about you
- The right to access that information
- The right to correct inaccurate personal data

- The right to request deletion of personal data, subject to applicable exceptions

To submit a request, please contact us using the information in Section 10 below. We will respond within the timeframe required by applicable law.

8.4 Gramm-Leach-Bliley Act (GLBA) Notice

Federal Privacy Notice — Gramm-Leach-Bliley Act

As an insurance agency, we are subject to the federal **Gramm-Leach-Bliley Act (GLBA)**, which governs how financial institutions, including insurance agencies, collect and share consumers' nonpublic personal information.

We collect **nonpublic personal information** about you from:

- Information you provide on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from consumer reporting agencies

We do not disclose nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

9. Changes to This Privacy Policy

We reserve the right to update or modify this Privacy Policy at any time. Changes will be posted on this page with an updated "Effective Date." Your continued use of the Site following any changes constitutes your acceptance of the revised Privacy Policy. We encourage you to review this Policy periodically to stay informed about how we protect your information.

10. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us:

AGA Insurance, Inc.

Kingston, Tennessee

Website: agaii.com

Email: info@agaii.com

Phone: 865-717-6737

We will make every effort to respond to your inquiry in a timely manner.