Privacy Policy

Last updated: June 25, 2025

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1. Our commitment to your privacy

At Marival Insurance we value the trust you place in us. Safeguarding our customers' personal and health information is a core principle of our business.

2. Scope

This Policy explains how we collect, use, share, and protect personal data obtained through **marivalinsurance.com**, our digital campaigns, and any interaction that references this Policy. It applies to current, former, and prospective customers as well as site visitors.

3. Information we collect

Category	Examples	Source
Identifiers	Name, address, email, phone, policy number, agent licence number	Web forms, calls, emails, social media
Financial information	Income, banking details for payments, premium & claims history	Quote requests, CRM
Medical / PHI	Diagnoses, treatments, medication, dependents' data	Eligibility forms, carrier documents
Optional demographic info	Age, gender, household income level	Quote forms and surveys
Usage & device data	IP, browser/device type, pages visited, time on site, clicked links, geolocation (country)	Cookies, pixels, server logs

We do **not** collect sensitive medical data via cookies. We only obtain information you voluntarily provide or that is required to quote and administer insurance products.

4. Purposes of processing

1. Quote and administer health, life, and supplemental policies.
2. Provide customer service (inquiries, claims, renewals).
3. Send operational and marketing communications with an *opt-out* option.
4. Improve our site and processes through usage statistics.
5. Comply with legal and regulatory obligations (HIPAA, GLBA, CCPA/CPRA, etc.).

5. Legal basis

We process data based on your consent, the performance of a contract or pre-contract, our legitimate interest in running the agency, and compliance with applicable law.

6. How we share information

- **Insurance carriers** where we quote or place your policies.
- **Service providers** (CRM, web hosting, call centres, analytics) under confidentiality agreements.
- **Competent authorities** when required by law.
- **Affiliates and partners** offering complementary products, always with an opt-out.
  We do **not** sell your information to third parties for marketing purposes.

7. Protecting your information

We employ TLS/SSL encryption, role-based access controls, MFA, continuous monitoring, and staff training. Data transmitted to specialised third parties (e.g., medical verification, credit scoring) travels through encrypted channels.

8. Retention

We retain data for as long as necessary for the stated purposes or as required by insurance and tax regulations.

9. Your rights

- **Access** your personal information/PHI.
- **Rectify** inaccurate data.
- **Erase** data where legally possible (*Right to Deletion*).
- **Restrict or object** to certain processing.
- **Additional CCPA/CPRA rights** (know, delete, opt-out of sale/sharing).
  To exercise these rights, email **support@marivalinsurance.net** or call **+1 (786) 607-3194**. We may request identity verification.

10. Email marketing and text (SMS) messages

We may send newsletters, promotions, and surveys by email. You can unsubscribe at any time via the **UNSUBSCRIBE** link in each email.

Additionally, we send **conversational SMS messages**—such as appointment reminders, important policy updates, and direct responses to your inquiries—**only if you have given explicit consent** (opt-in). **Message and data rates may apply.** For full details on message frequency, carrier charges, and opt-out instructions (**STOP / HELP**), please see our SMS Terms & Privacy.

10.1 Mobile Information and SMS Privacy

Your mobile information, **including phone numbers used for SMS communications, will not be shared with any third parties or affiliates for marketing or promotional purposes under any circumstances.** We do not sell, rent, transfer, or disclose your SMS opt-in data.

Message frequency: up to 6 messages per month (average 1–2).

To opt out of SMS communications, reply **STOP** to any of our text messages or contact us at **+1 (786) 607-3194**. Reply **HELP** for assistance.

11. Cookies & tracking technologies

We use cookies, Facebook Pixel, and analytics services to understand site usage and optimise the experience. You can accept or reject cookies in your browser; disabling them may affect some features.

12. Automatic device information

When you visit our site, we automatically collect device data (IP, browser, referrer, timestamp) for security, diagnostics, and statistics.

13. Children's privacy

Our site is not directed to children under 13 and we do not knowingly collect data from them.

14. International transfers

We currently process and store data in the United States. If we transfer data to another jurisdiction in the future, we will apply appropriate contractual and technical safeguards.

15. Changes to this Policy

We will post updates with the "Last updated" date and, if substantive, notify you 30 days in advance.

16. Contact us

Contact Information
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