Privacy Policy for whatscovered.co

Effective Date: 3/7/25

1. Introduction

This Privacy Policy explains how whatscovered.co ("we", "us", or "our") collects, uses, discloses, and safeguards your information when you access our website and services. By using our site, you agree to the terms outlined in this policy.

2. Information We Collect

- **Insurance Policy Documents:** When you upload a homeowners insurance policy coverage document, we analyze the document to inform you of your coverage details.
- **Email Addresses:** If you provide your email address, it is used solely to send you an advanced report containing additional information and future service updates.
- **Technical Data:** We may automatically collect technical information (e.g., IP address, browser type, and device information) to improve our services and monitor usage trends.

3. Use of Your Information

- To analyze your insurance policy document and provide you with a clear explanation of your coverage.
- To deliver advanced reports and other related communications via email if you opt in.
- To enhance our services, conduct research, and develop additional features, such as assisting you in finding better coverage options in the future.
- To comply with legal obligations, enforce our policies, and protect our rights.

4. Disclosure of Your Information

- **Third-Party Service Providers:** We may share your information with trusted third-party service providers who perform services on our behalf (e.g., data analysis, email communications) under confidentiality agreements.
- **Legal Requirements:** We may disclose your information if required to do so by law or in response to valid requests by public authorities.
- **Business Transfers:** In the event of a merger, acquisition, or sale of assets, your information may be transferred as part of the transaction. In such cases, we will notify you of any changes in ownership or uses of your personal information.

5. Data Security

We implement appropriate administrative, technical, and physical measures to safeguard your personal information. However, no online transmission or storage method is completely secure. While we strive to protect your data, we cannot guarantee its absolute security.

6. Data Retention

We will retain your information only for as long as necessary to fulfill the purposes for which it was collected or as required by applicable law. When no longer needed, your information will be securely deleted or anonymized.

7. Your Rights

- Access and Correction: You have the right to request access to, and correction or deletion of, your personal data held by us.
- **Opt-Out:** You can unsubscribe from email communications at any time by following the unsubscribe instructions provided in our emails or by contacting us directly.
- **Data Portability:** Upon request, subject to applicable legal requirements, we may provide your information in a structured, commonly used, and machine-readable format.

8. Cookies and Tracking Technologies

We may use cookies and similar tracking technologies to enhance your experience and analyze website usage. You may adjust your browser settings to refuse cookies; however, this may affect the functionality of our website.

9. Third-Party Links

Our website may contain links to external sites. We are not responsible for the privacy practices of these sites. We encourage you to review the privacy policies of any third-party sites you visit.

10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated effective date. Your continued use of our website following such changes constitutes your acceptance of the updated policy.

11. Contact Us

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

Email: whatscovered@gmail.com