

Why A Privacy Policy?

- You know that credibility is an earmark of a good business. You also know how important it is to be assured of the steps we take to protect your privacy. That lets you use the Covenant Insurance website with confidence. The following Privacy Statement explains our policy on your information privacy, how we secure the information you provide, what information we gather, how we use that information, and to whom the information may be sent. If you are uncomfortable submitting your information online, simply call us at 888-552-9698

Covenant Insurance Does Not Sell the Information You Provide

- We're not in the information selling business. We feel that a local state licensed agent is best able to serve homeowners who are seeking ways to plan out how to protect their mortgage in case of a tragedy. We want you to be able to access a real live person whom you can meet if you choose to do so.

Covenant Insurance Does Not Use Cookies

- We don't track your personal use of the site; therefore, we do not use cookies to identify you.

How Covenant Insurance Keeps Your Information Secure

- Covenant Insurance strives to keep your personal information secure by encrypting all information submitted through our site by using 256-bit Secured Sockets Layer (SSL) protocol. The encryption is done through the digital certificate is supplied by Godaddy (www.godaddy.com). This SSL protocol places your information in a special code and protects it as it moves through the internet. However, keep in mind that no system is 100% secure... even Fort Knox could be breached. If you don't want to risk your information traveling through the internet, simply call your information in to 888-552-9698.

What Information Will Covenant Insurance Gather?

- We gather some basic information from you for the purpose of helping you determine which insurance companies and products will help you with your mortgage protection planning. First you enter your state, birth date, gender, smoking status, standard health, amount of insurance, and years of coverage desired. If you request an application, we also request your name and contact information. The information you provide through the site is only stored (using the 256-bit SSL technology) if you request an application.
- We gather visitor data information to help us know how people are using our site. This helps us determine what content is useful and thus makes the site more effective.

How Covenant Insurance Will Use Your Information

- We use the information you submit to help you plan how to protect your mortgage if a tragedy strikes.
- When you submit a request for application, the information will be passed on to your local state licensed agent who will then assist you in your planning for mortgage protection.
- Unless required by the law, we will not otherwise use your information.

How Does My Information Get To The Insurance Company?

- You have to give the go-ahead to your local state agent to submit your information requested on a particular policy application, you provide your written or electronic signature, and then that information is sent to the insurance company. An application cannot be completed with the information submitted through this website. Applications must be completed over the phone or in-person, and you must verify your application by either a written or electronic signature. Without it, the insurance companies won't accept the application.

What Does The Insurance Company Do With My Information Once I Authorize The Agent To Apply?

- They use it to qualify you for the insurance for which you are applying. You must review and provide an electronic or written signature authorizing the insurance company to use the information you provide on the application for underwriting the application/policy (a review process that determines if you qualify for a particular product). You must authorize and sign the disclosures included with your application giving the insurance company permission (if they seek it) to request (where permitted by law) medical and/or driving records, and credit information from a third party. Each carrier determines your eligibility and rates based on their particular criteria for underwriting and each may place different values on the information you supply...in other words they don't necessarily charge the same rate.

What If I Don't Want My Contact Information To Be Passed On To A Local State Licensed Agent?

- Any information you provide through the site is a voluntary choice you make. You do not need to submit information through the site to obtain a cost comparison. You may always contact us directly: by email, phone or by post. If you do not want us to contact you, or pass your information on to your local state licensed agent, do not submit your personal contact information through this site.

Will I Get Future Offers From Covenant Insurance or Its Affiliates?

- Our main focus is helping you plan how to protect your mortgage, not creating a flow of irrelevant marketing offers. If you entered our site through a personalized URL we may contact you via post to offer you a survey or to make certain you were able to obtain the information for which you were looking. If you choose to submit your contact information through the site, Covenant Insurance may use your information in the future to send you offers which we believe will make sense to you; additionally, your local agent may offer you additional services.
- You may opt out of future offers from Covenant Insurance if necessary. However, even if you opt out by sending an "unsubscribe" email, this will not prevent your local agent from re-contacting you once you've provided your contact information...you will need to notify your local agent if you wish no further contact from them.

How Can I Change The Information I Submitted?

- Simply notify your local state licensed agent when they contact you; or send us an email at covenantinsagency@gmail.com Reference your name, address, city, state and zip code and let us know what information you would like to have updated.

Will Your Privacy Policy Ever Change?

- Covenant Insurance reserves the right to change our privacy policy, and we'll update the site and links accordingly without public notice. We'll date the most recent change when made in the appropriate section of the privacy policy. If it's important to you to have a copy of the most recent "prior" privacy policy, you may send an email request to covenantinsagency@gmail.com and request a copy of the prior privacy policy.

What Jurisdictions Does Covenant Insurance cover?

- We are only offering services within the United States of America and the site is published for use for residents of the United States in which the various insurance companies represented by Covenant Insurance have products available. Not all companies are licensed in every state or have products available in every state. We are not implying that services, materials, or information are available or pertinent for use outside of the United States of America. We are not soliciting business outside of the USA, nor are carriers, products, or services available in every state within the union. Carriers, Products, and Materials vary by state. No information is being sought, or application accepted, on behalf of any insurance company from a resident of a state in which that company does not have a license.

What Age Restrictions Apply to Using This Site?

- You must be eighteen (18) years or older to use this site. If you are under 18, you are not permitted to view or provide information through this website, including for insurance purposes. We are not going to monitor or require validation of your age; however, if we discover that you are violating this restriction, we will take action to prevent your use of the site if we are able to do so.

Disclaimers

- Price comparisons and other information are provided "as is." Product, rider, and company availability varies by state. While we strive to be current, companies may change their prices and products at their discretion and as such these things are subject to change.
- Policy approval for these simple-to-issue life insurance policies used for mortgage protection planning is based on the answers to a few health questions and subject to underwriting approval. Some companies will require a saliva test if applying for over \$250,000 in coverage. Occasionally, a telephone interview by the company, a medical test, or physician's statement will need to be ordered to clarify or correct an item of medical history. Obtaining a price comparison is not the equivalent of purchasing a policy or a policy being issued. Application is not guaranteed to result in obtaining insurance coverage. Policies may not be available in all states and restrictions due to suicide, misstatements or misrepresentations may apply.
- No legal, tax, or professional advice or opinion is being offered on any page of the site; site is for informational and contact purposes only. You should consult your own legal, tax, or estate planning professional for such services. It is your responsibility to evaluate the accuracy and usefulness of the materials, information, and service provided by

Covenant Insurance. All information on every page is published with this understanding and accordingly no liability is assumed in connection with the use of the site.

- No warranties are expressed or implied. In no event shall Covenant Insurance, Rick Dykes, affiliates or independent agents associated with the same be liable for any direct, indirect, special, incidental, or consequential damages arising from the use of this site and the information provided. This includes, but isn't limited to, damages from the use of or inability to use the website, materials, or services offered, as well as damages regarding data use, data transmittal or data loss. If any part of these terms of use, disclaimer, or privacy policy is invalid due to jurisdiction, in no event shall Covenant Insurance or its associates or affiliates liability be greater than the amount paid by you to Covenant Insurance for use of the site. Use of the site is free.
- Must be 18 years or older to use this site.

Terms of Use or Agreements

We promise to work hard to provide you with up-to-date cost comparisons from the highly trusted companies we represent.

We promise to use the information you provide to provide you with cost comparisons for mortgage protection planning.

We promise to pass your request for an application on to your local state licensed agent. If one is not available, we will contact you directly.

You promise NOT to use this website for any of the following purposes or activities:

- Doing or supporting any illegal activity; launching, or causing to launch any automated system to access the website; impersonating others; discovering any source code of the website; transmitting or storing electronic bugs, worms, viruses, or any code of destructive or other nature; or delivering spam or attempting to collect information to deliver spam or any email advertisements or advertisements of other nature.

Copyright and Trademark/Service mark information

- All original authorship appearing on this website are protected by the copyright laws of the United States of America. This includes, but is not limited to writings, artwork, photographs, and other forms of authorship. Furthermore, Covenant Insurance and the logo **Covenant Insurance** are protected by Trademark and Service Mark laws of the United States of America.

For Assistance or More Information Call Us at 205-718-8687.