



Please read this privacy policy carefully.

Introduction

Welcome to our Website <https://www.LSMINSURANCE.NET>. Your privacy is very important to us, and we will make every reasonable effort to safeguard any information we collect. The purpose of this Internet Privacy Policy is to let you know how we handle the information we receive from you through this Website. This Internet Privacy Policy does not apply to information collected through other means such as by telephone or in-person, although that information may be protected by other privacy policies.

HIPAA Notice of Privacy Practices

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule allows members the right to receive a notice that describes how individual health information may be used and/or disclosed and how to acquire access to this information. To read more about our privacy practices regarding health and medical information under HIPAA, please see our website. In the event of any conflict between the requirements and/or permitted uses of covered health and medical information under our HIPAA Notice of Privacy Practices and this Internet Privacy Policy, the terms of our HIPAA Notice of Privacy Practices shall control.

What Information Do We Collect

Information may be collected in two ways on our website. You may elect to establish an account on our website so that you can gain additional access to on-line service applications, health tools health information, subscriptions or other services where it is important for us to know who you are in order to best meet your needs. Personal information will not be collected from you without your knowledge.

Providing this personal information is always voluntary. Second, we may use "cookies" to help us improve our website by tracking your navigation habits and to store some of your preferences. A cookie is a small file created by an Internet site to store information on your computer. This cookie does not allow other Websites to gain access to information on your computer. Only our website can read this cookie.

Linking to Other Websites

From time to time, we will provide links to other Websites not owned or controlled by us. We do this because we think this information might be of interest or use to you or where, as

a member, we can provide you with value-added services. While we do our best to ensure your privacy, we cannot be responsible for the privacy practices of other sites. A link to an external website does not constitute or imply endorsement by us. Additionally, we cannot guarantee the quality or accuracy of information presented on external Websites. We encourage you to review the privacy practices of any Website you visit.

Use of Electronic Mail

Most E-mail, including the E-mail functionality on our website, does not provide a completely secure and confidential means of communication. It is possible that your E-mail communication may be accessed or viewed inappropriately by another Internet user while in transit to us. If you wish to keep your information completely private, you should not use E-mail.

Other Online Communications

We may send electronic newsletters, notification of account status, and other communications such as information marketing other products or services, on a periodic basis to various individuals and organizations. To opt-out of any specific electronic communication you're receiving, click on the opt-out button associated with the specific communication.

Changes to This Privacy Policy

We may change this Privacy Policy or our Terms of Use from time to time. If we do so such a change will appear on this page of our website. It is your responsibility to review the Privacy Policy when you use this Website. By continuing to use this Website you consent to any changes to our Privacy Policy or Terms of Use. This statement is not intended to and does not create any contractual or other legal right in or on behalf of any party.