



Privacy Policy for StayWell Insurance

At StayWell* Insurance, accessible from www.staywellguam.com, one of our main priorities is the privacy of our visitors. This Privacy Policy document contains types of information that is collected and recorded by StayWell Insurance, including its affiliates, and how we use it.

If you have additional questions or require more information about our Privacy Policy, do not hesitate to contact us through email at marketing@staywellguam.com

"StayWell" refers to StayWell Insurance, StayWell Guam, Inc. StayWell Saipan, Inc., StayWell Insurance Systems Information, and Island Home Insurance Company. This notice is applicable to all StayWell-related companies.

Privacy Policy Coverage

This Privacy Policy covers StayWell's treatment of personally identifiable information collected when you are on StayWell's website and when you use our web services. It also covers how we use your information with StayWell's business partners. This policy does not apply to the practices of companies that StayWell does not own or control, nor to people that StayWell does not employ or manage.

Collection and Use of Information

StayWell collects personally identifiable information when you agree to subscribe to marketing materials such as e-mails/newsletters, when you agree to enter an entry into the Perks Raffle, and/or when you register for a StayWell Access web portal account. When you subscribe to e-mail newsletters, enter the Perks Raffle, and/or register for a StayWell Access web portal account, we may ask for your name, birthdate, member ID number, contact number and/or e-mail address. By submitting your information, you agree that you have read, understand and agree to StayWell's Privacy Policy. Your submission of this information will constitute your consent to collection and use of this information and to the transmission of inquiry information.

Information Collection and Use

StayWell will not share, sell or rent your personally identifiable information to anyone without your express consent, except as provided in this Privacy Policy. We will send your personally identifiable information to other companies or people under the following conditions:

- We have your consent to share the information
- We need to share your information to provide the product or service you have requested
- We need to send the information to companies who work on our behalf to provide you with a product or service.

Log Files

StayWell follows a standard procedure of using log files. These files log visitors when they visit websites. All hosting companies do this and a part of hosting services' analytics. The information collected by log files include internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date and time stamp, referring/exit pages, and possibly the number of clicks. These are not linked to any information that is personally identifiable. The purpose of the information is for analyzing trends, administering the site, tracking users' movement on the website, and gathering demographic information.

Cookies and Web Beacons

Like any other website, StayWell uses 'cookies'. These cookies are used to store information including visitors' preferences, and the pages on the website that the visitor accessed or visited. The information is used to optimize the users' experience by customizing our web page content based on visitors' browser type and/or other information.

Privacy Policies

You may consult this list to find the Privacy Policy for each of the advertising partners of StayWell. Our Privacy Policy was created with the help of the [Privacy Policy Generator](#).

Third-party ad servers or ad networks uses technologies like cookies, JavaScript, or Web Beacons that are used in their respective advertisements and links that appear on StayWell, which are sent directly to users' browser. They automatically receive your IP address when this occurs. These technologies are used to measure the effectiveness of their advertising campaigns and/or to personalize the advertising content that you see on websites that you visit.

Note that StayWell has no access to or control over these cookies that are used by third-party advertisers.

Third Party Privacy Policies

StayWell's Privacy Policy does not apply to other advertisers or websites. Thus, we are advising you to consult the respective Privacy Policies of these third-party ad servers for more detailed information. It may include their practices and instructions about how to opt-out of certain options.

You can choose to disable cookies through your individual browser options. To know more detailed information about cookie management with specific web browsers, it can be found at the browsers' respective websites.

Children's Information

Another part of our priority is adding protection for children while using the internet. We encourage parents and guardians to observe, participate in, and/or monitor and guide their online activity.

StayWell does not knowingly collect any Personal Identifiable Information from children under the age of 18. If you think that your child provided this kind of information on our website, we strongly encourage you

to contact us immediately and we will do our best efforts to promptly remove such information from our records.

Online Privacy Policy Only

This Privacy Policy applies only to our online activities and is valid for visitors to our website with regards to the information that they shared and/or collect in StayWell. This policy is not applicable to any information collected offline or via channels other than this website.

Consent

By using our website, you hereby consent to our Privacy Policy and agree to its Terms and Conditions.