

PRIVACY POLICY: AURORA FINANCIAL, LLC

Privacy Policy

Aurora Financial, LLC respects the privacy of visitors of aurorafs.com and all sites and mobile applications, if any, linking to this On-Line Privacy Policy ("Policy") (collectively "sites"). This Policy applies to these sites and explains how Aurora Financial LLC may collect, use and share information about you from our sites. We encourage you to read our Policy before using the sites. By visiting our sites you are agreeing in advance to the current and future terms of this Policy, and we have the right to use your information as described in this Policy. If you do not wish to agree to these terms, you should leave the site

In addition to this Policy, Aurora Financial LLC's written Consumer Privacy Notice (Consumer Privacy Notice) further describes how we collect, use, and share personal information (defined below) shared with us, such as when you apply for or purchase our products and services becoming our customer.

The following sections address our sites' on-line privacy practices in more detail:

Types of information collected on our sites

There are two types of information collected on our sites: Personally Identifiable Information and Non-Personally Identifiable Information.

Personally Identifiable Information

Personally Identifiable Information ("personal information") is information that identifies you as an individual, such as your name, mailing address, email address, age range, etc. Personal information may also include geo-location, phone carrier, or other device information. Personal information may be obtained when you voluntarily provide the information to us, through the use of cookies, and when we collect your geo-location, phone carrier, or other device information directly or through our third party vendor(s).

Non-Personally Identifiable Information

Non-Personally Identifiable Information ("non-personal information") is information that does not identify you as an individual, such as your browser type, IP Address, and the URL of the web sites you visited before or after our site. Aurora Financial, LLC may automatically collect certain types of non-personal information from you when you use our sites. We may also collect non-personal information that you voluntarily provide, such as information included in response to a questionnaire or survey.

Why we collect your information

Aurora Financial, LLC may use personal information it can collect on our sites for a variety of reasons related to fraud protection, obtaining a better understanding of your needs and interests, and to develop and provide you with products, services, and features that better meet your needs or requests.

How we collect information

Aurora Financial LLC collects on-line information when you provide it to us or through the use of technology (an example would be form submissions).

Information Collected Through You

If you choose to use certain services on our sites, we may require you to provide contact and identity information. We indicate which fields must be completed to take advantage of a particular service or feature.

Non-Personal Information Collected Through Technology

Cookies:

Our sites may use cookie technology to improve your experience and gather information for statistical reporting and other purposes.

A cookie is a small piece of information sent by a site that is saved on your electronic device. It holds information a site may need to personalize your experience (i.e., rotating images on our sites' home pages) and gathers statistical information, such as which pages are visited, what is downloaded, the Internet provider's domain name and country that our visitors come from and the addresses of sites visited immediately before and after coming to our sites. Aurora Financial, LLC may also use cookies in conjunction with third party services to obtain demographic data on visitors to our sites. Examples of information collected include information to enable us to provide products and services that may better suit your needs.

To browse without cookies, you can configure your browser to reject all cookies or to notify you when a cookie is set. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.

IP Address:

Our sites may collect IP addresses for the purposes of systems administration, authentication and security, server problem diagnosis and compiling aggregate information, such as how many visitors accessed our sites. When you visit a particular page on our sites, our servers may log your IP address. An IP address is a number that is assigned to your computer automatically when you use the Internet.

Embedded Pixels:

We may use embedded pixel technologies on selected pages for the purposes of identifying unique user visits to our sites as opposed to aggregate hits. In addition, embedded pixels or other technologies may be used in emails to provide information on when the email was opened to track marketing campaign responsiveness. Information collected using these technologies may be associated with the recipient's email address.

Who we share personal information with

We may share personal information among Aurora Financial, LLC and its affiliated companies, including our insurance affiliates and with select third parties as permitted or required by law. For information on who we may share your personal information with once you apply for our products or services, or become our customer, view our Privacy Notice referenced above.

Disclosure of personal information for legal purposes and protection of Aurora Financial, LLC and others:

We also reserve the right to share your personal information with third parties if we believe such action is necessary in order to: (a) conform with the requirements of any court order, law or legal process, including to respond to any government or regulatory request; (b) protect or defend our legal rights or property, our sites or our users; or (c) investigate, prevent or take action.

SMS Terms & Conditions

1- SMS Consent Communication:

The information as phone numbers obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.

2- Types of SMS Communications:

If you have consented to receive text messages from Aurora Financial LLC, you may receive messages related to the following (provide specific examples):

Appointment reminders (if applicable)

Follow-up messages (if applicable)

3- Message Frequency:

Message frequency may vary depending on the type of communication. For example, you may receive up to 2 SMS messages per week related to your Appointment reminders and Follow-up messages

4- Potential Fees for SMS Messaging:

Please note that standard message and data rates may apply, depending on your carrier's pricing plan. These fees may vary if the message is sent domestically or internationally.

5- Opt-In Method:

You may opt-in to receive SMS messages from Aurora Financial LLC in the following ways:

By submitting an online form

6- Opt-Out Method:

You can opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you receive. Alternatively, you can contact us directly to request removal from our messaging list.

7- Help:

If you are experiencing any issues, you can reply with the keyword HELP. Or you can get help directly from us at www.aurorafs.com or call us at 877-887-1117.

Additional Options:

If you do not wish to receive SMS messages, you can choose not to check the SMS consent box on our forms.

8- Standard Messaging Disclosures:

Message and data rates may apply.

You can opt-out at any time by texting "STOP."

For assistance, text "HELP" or visit our Privacy Policy [LINK] and Terms and Conditions [LINK] pages.

Message frequency may vary