

Privacy Policy

Insurance Board (“Owner”) understands that you may have concerns regarding your privacy when visiting or interacting with Owner’s website located at www.insuranceboard.org (the “Site”). Owner respects your privacy concerns, and therefore provides this policy to tell you what information it collects, why it collects the information, how it uses the information, and whether it discloses the information to anyone else. Owner may need to change this policy from time to time in order to address new issues and reflect changes. As Owner will post any such changes here, you should visit this policy page regularly.

Cookies

To facilitate your use of the Site, the Site may assign your browser a unique identification number stored in a file on your computer (a “Cookie”). Cookies by themselves cannot be used to find out the identity of any user. This unique identification number will automatically identify your browser to Owner’s computers when you interact on the Site. Most browsers are initially set up to accept Cookies, but you can reset your browser to refuse all Cookies or to indicate when a Cookie is being sent. However, some features of the Site may not function properly if your Cookies are disabled.

IP Addresses

Every connection to the Internet is assigned a unique number called an Internet protocol address (an “IP address”). When you visit the Site, Owner may record your IP address. The amount of information about users made available from their IP addresses varies greatly, for instance depending on how they are connected to the Internet.

Web Analytics

Owner also may collect and store basic statistics regarding your interaction with the Site, such as the number of visitors to the Site, the geographic regions from where visitors are accessing the Site, the date and times when users access the Site, what search terms are used to find the Site, what webpage are visited prior to visiting the Site, what specific pages on the Site are accessed, what browsers are used to view the Site, and the domain names of the servers or browsers used to access the Site.

These Cookies, IP addresses, and web analytics, if collected or stored, would be primarily used by Owner to provide better service to Owner members, to

improve the Site, and to enhance and facilitate your use and navigation of the Site.

Unsolicited Information

While interacting with the Site, you may choose to voluntarily submit unsolicited information to Owner through the Site, by e-mail, or by some other means. The choice of whether to provide such information and, if so, how much information to provide is left entirely up to you. Owner may store this unsolicited information and use it to respond and address your submission, for customer service or quality control purposes, or for other business purposes. The extent to which Owner uses or discloses the unsolicited information depends upon the nature of the information provided and the extent to which Owner's handling of the information is governed by this privacy policy, the Site's terms of use, or law.

Personal Information

If you choose to become a registered member of the Site, you will be prompted to provide personal information, such as contact information (*e.g.*, name, address, phone number), payment information (*e.g.*, credit card number), and health-related information (*e.g.*, birth date, weight, height, medical history, prescription history). Owner will store and use such information to provide Owner's services to you. Owner will not disclose your personal information to any third-parties, except that Owner may disclose such information to your health care provider with your permission in furtherance of the purposes for which you became a registered member of the Site.

Non-Disclosure

Except as otherwise stated in this privacy policy, Owner does not sell, rent, lend, or give personal information collected from you on the Site to marketers or other third-parties. Although unlikely, Owner may be required by law enforcement or judicial authorities to provide personal information about you. In that unlikely event, Owner will provide the information that Owner determines it is legally obligated to provide. Owner also will provide personal information upon request of law enforcement or medical personnel if there is a risk of death or severe physical harm.

Links

Other companies linked to the Site may collect information about you when you view or click on these sites. Owner cannot control this collection of

information. You should contact these content providers directly if you have any questions about their use of the information they collect. These sites and services may have their own privacy policies, or no policy at all. We encourage you to review the privacy policies of any third party sites or services before providing any of them with your personal information.

Information Security

Owner takes appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure, or destruction of data by maintaining it on servers with restricted access and other security precautions. As confirmed by the Site's secure website certificate, any information that you provide to or receive from the Site is encrypted, and therefore protected against interception by others, using Secure Sockets Layer ("SSL") encryption technology. Despite these measures, however, Owner cannot guarantee that unauthorized persons will always be unable to defeat its security measures.

Agents

As mentioned above, Owner may use agents (e.g., other companies or individuals) to perform functions for Owner, such as hosting, operating, and maintaining the Site, analyzing data, and processing credit card payments. Such agents may require access to information about you to perform their functions, but will not use that information for any other purposes.

Business Transfers

In the unlikely event that Owner's assets or a portion thereof are acquired, customer information may be one of the transferred assets, and therefore such information may be disclosed to the buyer to facilitate that transaction.

Children

Owner is committed to protecting the privacy of children. The Site is not designed or intended to attract children under the age of 13. The Site does not collect personal information from any person actually known to be under the age of 13. A parent or guardian, however, may use the Site to obtain Owner services for a minor. In such instances, the parent or guardian, and not the minor, should use the Site and input information about the minor to the Site. The parent or guardian assumes full responsibility for ensuring that the registration information is kept secure and that the information submitted is accurate. The parent or guardian also assumes full

responsibility for the interpretation and use of any information or suggestions provided through the Site for the minor.

Inquiries

Thank you for visiting www.insuranceboard.org. For questions concerning this privacy policy or Owner's other policies, contact info@insuranceboard.org.