

# NCCIA Privacy Policy

The NC Captive Insurance Association (NCCIA) respects the privacy of its members and other visitors to its Web site. NCCIA strongly believes that if electronic commerce and online activities are to flourish, consumers must be assured that information provided online is used responsibly and appropriately. To protect online privacy, NCCIA has implemented the following policy.

## What Information Does NCCIA Collect?

Most data NCCIA collects is used only to help us better serve our members. It is our general policy to collect and store only personal information that our members and visitors knowingly provide. If our privacy policies change, we will notify all users by e-mail or a special announcement placed on the Web site.

**From General Users.** NCCIA does not collect any personal information from users browsing its Web site. Only aggregate data -- such as the number of hits per page -- are collected. Aggregate data are only used for internal and marketing purposes and do not provide any personally identifying information.

**From NCCIA's Members, Conference Registrants, and Other Customers.** To gain access to members-only resources and personalization features on nccia.org, members and other users are asked to register and provide some limited information. This information is submitted voluntarily. NCCIA asks users to provide their name, member number (for members), organization name, business phone, mailing address and e-mail. Similar information may be submitted to NCCIA through membership applications, conference or seminar registration, publication orders, subscriptions, and contest registrations, if any. Additionally, for some e-mails sent in HTML format by NCCIA to its members through its listservs and electronic newsletters, we will collect specific information regarding what the recipient does with that email. For those emails, NCCIA will monitor whether a recipient subsequently clicks through to links provided in the message. Other information collected through this tracking feature includes: email address of a user, the date and time of the user's "click," a message number, name of the list from which the message was sent, tracking URL number and destination page. NCCIA only uses this information to enhance its products/services and distribution of those products to its members. This information is not sold or distributed in any other manner.

## How Does NCCIA Use Data Collected?

NCCIA uses information voluntarily submitted by members and other customers in the following ways:

**NCCIA Member Services and Products.** Generally, NCCIA and its direct subsidiaries, if any use data collected to improve its own web content; to respond to visitors' interests, needs and preferences; and to develop new products and services.

**Disclosures to Third Parties.** NCCIA also makes member contact information available through the NCCIA Membership Directory to other members using its Web site and to those who register for its conferences. In addition, NCCIA incorporates information users provide into hard copies of the Membership Directory that it provides to members and sells to requesters. On occasion, NCCIA may also provide limited data to third parties that offer products and services. These limited data include names, job titles, companies and business addresses, but do not include business phone numbers, business fax numbers or e-mail addresses. Users may request NCCIA refrain from disclosing the data it collects to third parties on the membership application form, conference registration form or any other form on which they are providing information; an opt-out box will appear on each form on which a user provides information. Alternatively, users may contact NCCIA at [nccia@nccia.org](mailto:nccia@nccia.org) or 910.725.1855 to express their preferences if they determine later that they do not wish to have the information shared.

**Consent to Use Personal Information.** For the purposes of the Data Protection Act(s) 1984 and 1998 (as applicable), NCCIA or its agents must store, host and otherwise process the information (including personal data) supplied by the User when registering for this Web site. NCCIA may send such data outside the European Economic Area for processing. If you reside in the European Union, please indicate your consent that the personal information you have provided may be transferred and stored in countries outside of the EU, including the United States. User must supply, as defined above, when registering for the Web site in order to allow NCCIA (or its designated agents) to use the information to send the User unsolicited direct mail advertisements, promotions, and solicitations for third parties' products and services.

**Credit Card Account Information.** NCCIA does not disclose credit card account information provided by its members and customers. When members and customers choose to pay using their credit cards, NCCIA submits the information needed to obtain payment to the appropriate clearinghouse.

## **How Does NCCIA Use Cookies?**

Cookies are files that contain information created by a web server that can be stored on a User's hard disk for use either during a particular session ("per-session" cookie) or for future use ("persistent" cookie). NCCIA uses cookies only to facilitate automated activity, store and track passwords, determine appropriate solicitations, and review navigation patterns. Cookies are not used to disseminate significant information about Users over the Internet or to analyze any information that Users have knowingly or unknowingly provided. When a user registers, the system will ask whether the user approves of the attachment of a cookie. Users may instruct their Internet browsers to opt out of accepting a "persistent" cookie and rather accept only a "per-session" cookie, but will need to login each time they visit the site to enjoy the full benefits. If the user declines the attachment of any cookie, the user may not have access to the full benefits of the website. Registration enables the site to better determine members' interest areas and provide the most relevant information.

## **What Privacy Issues Arise With Links To Other Sites?**

This Web site contains links to other web sites. NCCIA has no control over and is not responsible for the privacy policies or content of such sites.

## **What Means Of Redress Are Available?**

If any User suspects NCCIA has handled its personal information in a manner that does not comply with this privacy statement, please contact us by e-mailing to [nccia@nccia.org](mailto:nccia@nccia.org) or by calling 910.725.1855.