

Privacy Policy

This is the web site of _____ (referred to in this policy as "we" or "us"). We recognize the importance of respecting the privacy of those who visit our site and choose to take advantage of the programs benefit we offer at this Site. We believe it is important for you to know how we treat the information about you that we receive during your visits to the Site. This Privacy Policy is designed to assist you in understanding how we may collect, use, disclose, and safeguard the aggregate information we collect when you visit and browse our Site. Please note that when you link from our Site to other web sites, this Privacy Policy no longer applies. We encourage you to take the time to read this Privacy Policy.

Your Consent to the Privacy Policy and Revisions

We may revise the terms of this Privacy Policy from time to time. Additionally, we may in the future add new programs to the Site that are subject to new or different privacy terms. With regard to information collected as of the effective date of this policy and going forward, such revisions will be effective on the date of posting to the Site, and will apply to all information collected by us both prior to and following the effective date of the change. You are responsible for checking this Privacy Policy when you visit our Site to review the current policy in effect at that time. Any changes to this Privacy Policy are effective when posted to the Site. By using this Site, you agree to the terms set forth in this Privacy Policy. This policy is in effect as of _____

What Information We Collect and How We Disclose It

When you visit our Site, we may collect two types of information. We collect non-personal site use information and personally identifiable information ("Information") that you knowingly choose to disclose. That is collected on an individual basis for membership use only.

For each visitor to our Web page, our Web server automatically recognizes information regarding the domain or e-mail address, as well as other non-personal information such as the browser program used, site from which the user came, and IP address. We may also collect the following Information:

- e-mail addresses of those who communicate with us via e-mail
- user-specific information on what pages consumers access or visit
- information volunteered by the consumer, such as via survey information and/or site registrations
- name
- address
- telephone number
- fax number
- payment information that you choose to provide

A special note about children (COPPA)

This site is not intended for children under the age of eighteen (18). Additionally, we do not knowingly collect personal information from children under the age of thirteen (13), in compliance with COPPA (the Children's Online Privacy Protection Act of 1998).

Cookies

We may also connect non-personally identifiable information from users via "cookies" (small text files placed by us on user computers), single-pixel GIF image files (also called "Web beacons"), Web server log analysis and other similar technological means. Such information may be used to track site trends and enhance the user experience, and may be shared with third parties.

To the extent third parties may place advertising on our site, such third parties may utilize cookies or other technological means within the advertising to collect and utilize non-personally identifiable information. We are not responsible for information collected by third parties in this manner, nor for the collection or use of Information by other sites to which the site is linked. If you do not want your information collected by Web site servers, you may configure your browser to reject all cookies, or to notify you when a cookie is set.

Use of Information

We may use Information collected in connection with the Site in the following ways:

- To provide requested information, products and services to users via the Site or through other online or offline channels
- To improve the user experience with the Site
- In connection with the operation of the Site
- For users to obtain information and offers for products and services offered by us as well as selected third parties.

In order to do the foregoing, we may provide the Information to trusted third parties, including but not limited to selected third party marketers and vendors as well as third party contractors providing services to us such as the operation of the Site and communication services. We will use commercially reasonable efforts to limit use of the Information by such third parties to the specific uses set forth above. We also utilize electronic and physical security to reduce the risk of improper access to or manipulation of Information during transmission and storage, but cannot guarantee the security or integrity of the Information and shall have no liability for breaches of security or integrity or third-party interception in transit.

We may also disclose Information when we determine it is necessary to comply with applicable laws or regulations, in connection with a merger, acquisition, asset purchase or sale of or by us, or to protect our interests or safety of that of our customers, or other visitors to the Site.

Access to Information

Upon request we provide our clients access to their unique identifier information (e.g., customer number, policy number, or password), contact information (e.g., name, address, phone number) and other data that we maintain about them.

Clients may request this information by e-mail us at the below address.

With respect to security

When we transfer and receive certain types of sensitive information such as financial information we redirect visitors to a secure server and may notify visitors through a pop-up screen on our site. We have security measures in place in our physical facilities to protect against the loss, misuse or alteration of information that we have collected from you at our site.

If you feel that this site is not following its stated information policy, you may contact us at the below address:

We can be reached via e-mail at

Your California Privacy Rights

Beginning on January 1, 2005, California Civil Code Section 1798.83 permits customers who are California residents to request certain information regarding our disclosure of personal information to third parties for such third parties' direct marketing purposes. To make such a request, please write to