

# Privacy Policy

## Introduction

The National Association of Health Underwriters (“NAHU” or “we”) respects your privacy and is committed to protecting it through our compliance with this privacy policy (“Privacy Policy”). This Privacy Policy describes the types of Personal Information (defined below) that we may collect in connection with your use of the website <https://www.nahu.org/> (the “Site”), and our practices for collecting, using, storing, transferring, processing and disclosing that information.

Please read this Privacy Policy carefully to understand our policies and practices regarding our treatment of your Personal Information. By accessing or using the Site, you are consenting to the application of this Privacy Policy to your Personal Information, including our collection, storage, use, transfer, and disclosure of your Personal Information as described in this Privacy Policy. This Privacy Policy may change from time to time. Your continued use of the Site after we make changes is deemed to be acceptance of those changes, so please check this Privacy Policy periodically for updates.

Please note that this Privacy Policy applies only to your Personal Information that NAHU collects from you through the Site. It does not apply to information that NAHU or its affiliates may collect from you through any other means, including through NAHU’s or its affiliates’ website(s) or through other applications provided by NAHU or its affiliates. Please refer to NAHU’s or its affiliates’ websites/applications for their associated privacy policies.

## Information Collected by NAHU

- In connection with your use of the Site, you may request a user account (a “User Account”) to be created for you. You will be asked to provide certain information, such as your name, e-mail address, telephone number, employer company name and code, and information about the particular course of study for which you are receiving information. This information is used to create your User Account within the Site.
- While you use the Site, NAHU may collect information from you or about you, including:
  - Information that you provide by filling out forms within the Site. This includes information provided at the time of requesting a User Account, requesting further services/ information, or enrolling in a course of study or degree program. We also may ask you for information if you report a problem with the Site;
  - Records and copies of your correspondence through the Site with us;
  - Information about your use of the Site, which is collected automatically as you navigate through the Site.
- In the manners described above, we collect several types of information from or about you:
  - Information by which you may be personally identified, such as your name, address, e-mail address, telephone number, employer name, and any other

information by which you may be contacted online or offline (“Personal Information”);

- Information that relates to you or your business activities but that does not identify you as an individual, such as information about your employer company; and
- Information about the equipment you use to access our Site, such as your operating system and version, computer, IP address and usage details, and information about how you use the Site.

## **Cookies and GIFs**

As you navigate through and interact with the Site, we may use automatic data collection technologies to collect certain information about your equipment and your actions and patterns on the Site (“User Activity Information”), including (i) details of your use, including traffic data, logs and other communication data and the resources that you access and use and (ii) information about your computer, including your operating system, IP address, and other data.

The User Activity Information that we collect automatically helps us to improve our Site and to deliver a better and more personalized service, including by enabling us to estimate our usage patterns, display information you request in your relevant time zone as appropriate, and recognize you when you return to our Site.

The technologies we use for this automatic data collection may include cookies. A cookie is a small file placed on the hard drive of your device. We use cookies to help analyze Site usage, customize our services, measure Site effectiveness, and promote trust and safety. You may refuse to accept cookies by activating the appropriate setting on your device. However, if you select this setting, you may be unable to use certain features of our Site. Unless you have adjusted your device settings to refuse cookies, our Site will issue cookies when you open the Site on your device. Other companies’ use of their cookies is subject to their own privacy policies, not this Privacy Policy. Other companies do not have access to our cookies.

[We do not use automatic data collection technologies to engage in behavioral tracking. As a result, the Site does not respond to “do not track” signals or other similar mechanisms.]

## **How We Use Your Information**

We use information that we collect about you, including any Personal Information, for the following purposes:

- To provide, enhance, improve and develop our Site and our services, including measuring and improving the Site’s content and layout;
- To provide you with information or services that you request from us;
- To resolve disputes and troubleshoot problems;
- To prevent potentially unsafe, prohibited, or illegal activities and enforce this Privacy Policy and any applicable licensing agreements between NAHU and relevant third parties and any terms and conditions associated therewith;

- To provide notices to you about your User Account with NAHU;
- To carry out our obligations and enforce our rights arising from any contracts related to the Site and entered into between you and us;
- To notify you about changes to our Site or any services that we offer;
- To fulfill any other purpose for which you provide such information;
- To support maintenance operations for the Site or for the purpose of diagnosing/resolving any problems that might limit/disrupt the quality of users' experience;
- In any other way we may describe when you provide the information; and
- For any other purpose with your consent.

### **Use of Your Information to Communicate with You**

We may use your Personal Information to communicate with you about the Site or your User Account, including by e-mail, text messages, and other forms of communication. In certain cases, you may be able to opt out of receiving such communications.

We may use your Personal Information to respond to communications from you, including responding to your requests for information or updates related to the Site and information provided through the Site. We also may send you administrative communications relating to your User Account, such as communications for the purpose of account recovery or resetting a password. These communications are considered part of your User Account, and you may not be able to opt-out from receiving such communications. We will never e-mail you to ask for your password or other User Account information.

### **Disclosure of Your Information**

We may disclose information that we collect from or about you to fulfill the purpose for which you provided such information, including but not limited to Personal Information:

- To our affiliates;
- To sponsors;
- To third parties, such as contractors, service providers, consultants and other agents (“Service Providers”) that provide assistance to our business and the operation and maintenance of the Site. Service Providers with whom we share such information generally are bound by confidentiality obligations, and, unless we tell you differently, our Service Providers do not have any right to use the information we share with them beyond the scope and duration of what is necessary to assist us;

Notwithstanding any other provisions of this Privacy Policy, we also reserve the right to access, preserve, use and disclose any information, including, but not limited to, Personal Information, as we reasonably believe is necessary, in our sole discretion: (i) to respond to legal requirements, including complying with any court order, law or legal process and responding to any government or regulatory request, including responding to law enforcement or other government officials in response to a verified request relating to a criminal investigation or alleged illegal activity; (ii) to enforce or apply our policies and agreements; (iii) to detect, prevent or otherwise address fraud, security, trust and safety or technical issues; (iv) to respond to user support

requests; or (v) to protect the rights, property, health or safety of NAHU, our users, any third parties or the public in general.

We may create aggregate information about our users and their use of the Site, which information does not identify any particular user. We use this aggregated information to monitor and improve our products. We also may disclose this anonymized, aggregated information to people and entities with which we do business and to market our products and services.

### **Credit Card Information**

The Site will not collect, and does not desire to receive, any credit card information. When necessary for payments related to your order, your credit card information will be collected and processed outside of the Site, by a third-party payment processor. This Privacy Policy does not govern the practices of third-party payment processors, and, if you disclose your information to a third-party payment processor, different rules may apply to its use and disclosure of the information you disclose to such third-party payment processor. You acknowledge that if you provide information to third-party payment processors, that information will be subject to their user agreements, terms and conditions of sale, privacy policies and other applicable policies and agreements, which may differ from this Privacy Policy. We are not responsible for the policies of third-party payment processors.

### **User Account Information**

You may edit certain information, including your name and the password associated with your User Account, at any time by logging into the Site and visiting your User Account settings. If you wish to edit any other information associated with your User Account, or delete your User Account, please contact us [info@nahu.org](mailto:info@nahu.org)

### **Third Parties**

You may be given the opportunity to elect to access and use third party service or applications (“Third-Party Services”) through the Site. This Privacy Policy addresses only NAHU’s collection, use and disclosure of information collected by NAHU from you through the Site. It does not apply to the practices of third parties that we do not own, control, employ or manage, including, but not limited to, any Third-Party Services. If you disclose your information to a Third-Party Service, including through the Site, different rules may apply to that third-party’s use or disclosure of the information you disclose to that third party. You acknowledge that if you provide information to third parties, that information will be subject to the privacy policies and user agreements associated with those Third-Party Services, which may differ from this Privacy Policy. We are not responsible for the content, user agreements or privacy policies of Third-Party Services.

Some content or applications within the Site are served by third parties, including content providers and application providers. These third parties may use cookies, alone or in conjunction with web beacons or other tracking technologies, to collect information about you when you use

our Site. The information they collect may be associated with your personal information. We do not control these third parties' tracking technologies or how they may be used.

## **Security**

Information provided through the creation of your User Account is protected by a password for your privacy and security. You are responsible for keeping this password confidential. It is important that you prevent unauthorized access to your User Account and information by using a unique, secure, and protected password and limiting access to your password and your device. You should not share your password with any third party, or allow any third party to access the Site using your password.

Unfortunately, information transmitted through the internet or other communication networks may not be completely secure, and third parties may unlawfully intercept or access transmissions or private communications. Although we work hard to protect your privacy, we cannot guarantee the security of information or that your Personal Information or private communications always will remain private. Unauthorized entry or use, hardware or software failure, and other factors may compromise the security of user information at any time. Any transmission of Personal Information is at your own risk, and we are not responsible for the circumvention of any privacy settings or security measures contained within the Site.

## **California Privacy Rights**

California Civil Code Section 1798.83 permits certain users of our Site to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes. If you are a customer within the meaning of Section 1798.83 (i.e. an individual person who is a California resident and who provided personal information to us and your business relationship with us is primarily for personal, family or household purposes), you may have the right to make such a request. To make a request, contact [info@nahu.org](mailto:info@nahu.org) or write us at: 1212 New York Ave NW Suite 1100 Washington, D.C. 20005

## **Changes to the Privacy Policy**

We may amend this Privacy Policy at any time by posting the amended Privacy Policy on this page. The date the Privacy Policy was last revised is identified at the top of this Privacy Policy. All amended terms automatically take effect after they are initially posted on this page, unless a change in any applicable law requires immediate amendment. You are responsible for periodically checking this Privacy Policy for any changes.

## **Questions & Concerns**

If you have any questions or concerns regarding this Privacy Policy, please contact [info@nahu.org](mailto:info@nahu.org) .

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