

Atlantic Federal Credit Union Insurance Services, LLC

Online Privacy Policy

At the Atlantic Federal Credit Union Insurance Services, LLC, we respect your privacy. By using this website www.atlanticfcuinsurance.com, you agree to be bound by this Online Privacy Policy and you consent to our data use and collection practices described below. If you have any questions or comments about this Privacy Policy, please contact the [marketing department](#).

This Online Privacy Policy applies only to the information collected through the Site.

By entering this Site, you warrant and represent that you shall not use this Site or any portion thereof for any illegal purposes and/or activities.

1. Information You Provide to Us

We may collect and store your personal information when you visit this Site, register an account with us, save your information with us online, contact us with a question or concern, or participate in a survey, campaign, contest or promotion. For the purposes of this Privacy Policy, your personal information may include your name, address, phone number, email address, account user ID and password, gender and other identifying information you provide to us. Submitting personal information is voluntary, but you may not be able to take advantage of all of our services and features if you do not provide us with all of the requested information.

2. General Information Areas

To track site use, measure site traffic, and improve site navigation and information, we collect basic information such as Internet Protocol (IP) addresses, dates and times of this Site visits.

3. Cookies

Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the sites or service providers systems to recognize your browser and capture and remember certain information. We use cookies to understand and save your preferences for future visits and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. You may control permissions for cookies on this or any other website by adjusting your individual Web browser settings for customized privacy protection.

4. Use of Your Information

We respect your privacy and will not share, sell or disclose your personally identifiable information to any third parties without first receiving your permission except as follows. We may disclose your personal information to our trusted partners and affiliates who assist us with operating this Site, conducting our business, or providing our services to you, as long as these parties agree to keep such information confidential. We may disclose your personal information if required to do so by law; to exercise our legal rights; or if we determine that such disclosure is necessary to prevent, investigate or address suspected illegal activities or fraud.

Without disclosing your personal information to third parties, we may use it to provide insurance services to our customers, enhance the quality of our services and of the content of this Site, as well as to communicate with you via email, by mail, by phone and by other means about our services, membership programs, campaigns and promotions, unless you opt out of our promotional communications. If you do not wish to receive any promotional communications from us, please let us know by following simple instructions contained in such communications or by contacting the [marketing department](#).

If you send us an email, we may use your feedback to respond to other inquiries, comments or suggestions without disclosing your personal information.

In addition, we may share non-personally identifiable visitor information such as the number of users searching for a particular item, with other parties for marketing, advertising, and/or other purposes.

5. We Protect Your Information

We have implemented electronic, physical and procedural safeguards to protect your personal information. In addition to using security software, our business practices limit employee access to confidential information, and limit the use and disclosure of such information to authorized persons. We have a special protocol in place that encrypts registration information when you submit it. Further, our business practices are reviewed periodically for compliance with policies and procedures governing the security and confidentiality of our information.

6. Security of this Site

For site security purposes, this Site employs software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage.

Unauthorized attempts to upload information or change information on this Site are strictly prohibited and may be punishable under the Computer Fraud and Abuse Act of 1987 and the National Information Infrastructure Protection Act.

7. Intellectual Property

The contents of this Site, including the organization, layout, graphics and logos, are owned by Atlantic Federal Credit Union Insurance Services, LLC. You are welcome to use any information on the Site for your personal use, provided, however, that by doing so you do not obtain any right, title, or interest in the Site or any of its contents or elements, with Atlantic Federal Credit Union Insurance Services, LLC being the sole copyright owner thereof. Any reproduction, copying, modification, distribution, publication, creation of derivative works, linkage of this Site to another, data extraction from this Site, including by web or screen scraping, are strictly prohibited.

8. Children

This Site is not intended for use by children under the age of 13, and we do not knowingly collect any personal information from children under the age of 13.

9. Links to Third-Party Sites

For your convenience, this website contains links to third party sites, including social media sites. By clicking or otherwise following a link to any site other than this Site, you become subject to the privacy policy of that site. Except for information posted by us, we do not endorse the views expressed or the facts presented on any third party site and do not endorse any commercial products that may be advertised on any third party site. All social media sites and applications, including Facebook, YouTube, Twitter and Instagram, referenced on this Site are controlled and administered by a third party and have different privacy policies from this Site. We disclaim any liability for any loss or damage resulting from your use of any third party sites. If you visit another site, we encourage you to read that particular site's privacy policy.

10. Disclaimer

Any statements on this Site regarding insurance coverage are intended for general description purposes only. These statements do not amend, modify or supplement any insurance policy and do not constitute commitment to provide you with any particular product or service. This Site does not make any representations that coverage does or does not exist for any particular claim or loss, or type of claim or loss, under any policy. Please refer to the actual policy and/or consult your insurance agent for details regarding terms, conditions, coverage, exclusions, products, services and programs which may be available to you. Your eligibility for a particular product or

service is subject to the final determination of underwriting qualifications and acceptance by the insurance underwriting company providing such products or services.

All of the services offered on and all of the information provided through this website are provided “as is” without any express or implied warranties. Atlantic Federal Credit Union Insurance Services, LLC, its employees, agents, and/or affiliates shall not be liable for any direct, indirect, incidental, special, or consequential damages arising out of or in any way connected with their ability or inability to use or access this Site, and/or for any information and/or services obtained through this Site, including without limitation, based on contract, tort, strict liability, or otherwise. If your state does not allow the exclusion or limitation of liability for consequential or incidental damages, the above limitation may not apply to you.

11. Effective Date

This Online Privacy Policy was updated on August 22, 2017, and may be further updated from time to time. Please review it regularly to make sure you are familiar with the most current version.