

# Website Privacy Policy

## Introduction

Thank you for visiting the Colorado Intergovernmental Risk Sharing Agency (CIRSA) website and reviewing the Privacy Policy. This policy addresses the collection, use and security of information that may be obtained through use of CIRSA's website or its mobile app or other electronic mediums (collectively, our website), and access to that information.

## Information Collected and How it is Used

During your visit to the CIRSA website, CIRSA gathers and stores the following information about your visit. This information does not identify you personally.

- The Internet Protocol (IP) address and domain name used. The IP address is a number assigned to your Internet service provider or to your computer. We use the IP to direct website content to you. This address can be translated to determine the domain name of your service provider.
- The web browser you used.
- The operating system you used.
- The date and time you visited the website.
- The web pages or services you accessed at the website.
- The website you visited before coming to the CIRSA website.

This information that CIRSA gathers and stores is analyzed and used by CIRSA to improve our website content and services and to help us understand how people are using our website and services. CIRSA may analyze this information and the website logs to determine how our website is being used.

## Personal Information

Users may choose whether to provide personal information online.

“Personal information” is information about a natural person that is readily identifiable to that specific individual. Personal information includes such things as an individual's name, username, email address, social security number, and driver's license number. Personal information does not include publicly available information that is lawfully made available.

We do not collect personal information about you online unless you voluntarily provide it to us by



sending an email, using a CIRSA website portal, completing an online form, accessing our mobile app, or performing some other transaction online. Examples on this website include without limitation:

- Applications and requests used to obtain CIRSA coverages and services.
- Forms for reporting claims, issues and other information.
- Registrations for CIRSA sponsored classes or activities.
- Forms for purchasing or obtaining training materials and other CIRSA resources.

The personal information collected online depends on the form and the service or transaction you are conducting with CIRSA. You may choose not to contact us by email, and you may choose not to provide any personal information about yourself by completing an online form or submitting it to us online. Your choice to not participate in these activities will not impair your ability to browse, read or download information provided on the publicly available sections of CIRSA's website. However, CIRSA may request you provide personal information to facilitate handling or completion of an online transaction. You may choose not to provide this information, but if you choose not to provide it, CIRSA will be unable to process the transaction online and you will need to complete the transaction either in person, by mail or other means.

If personal information is requested on the website or volunteered by the user, state law and the federal Privacy Act of 1974 may protect it. If you believe that your personal information is being used for a purpose other than what was intended when submitted to CIRSA online, please contact CIRSA.

### **Storage and Sharing of Information**

Information collected via the CIRSA website may not be limited to text characters but might also include audio, video or graphic information formats. Information collected may be stored in our databases or other databases.

All information, including without limitation personal information, registration data, survey results, or form data of any kind may be shared internally or externally with other CIRSA departments, with CIRSA vendors and service providers, and with others as determined by CIRSA to be necessary or appropriate to respond to your query, complete the service you have requested, or facilitate handling or completion of the transaction for which you have submitted information, in accordance with and limited to the extent permitted by law.

CIRSA is committed to protecting the privacy of personal information collected via the CIRSA website. We do not rent or sell personal information about you. However, personal information may be shared with CIRSA vendors and services providers, and with other persons or organizations under certain circumstances. Examples may include but are not limited to:

- Vendors, service providers and other organizations that play a role in any insurance, loss control, claims handling, training, or other service or transaction, such as claims adjusters, loss control specialists, inspectors, consultants, investigators, attorneys, trainers and others.

- Organizations that perform marketing, credit/debit card processing, and communications services on our behalf.
- Business partners that assist us with tracking how visitors use our web site.
- Organizations that conduct actuarial or research studies.
- Where we respond to subpoenas, court orders, or legal process, or must establish or exercise our legal rights or defend against legal claims.
- Where we believe it is necessary to share information in order to investigate, prevent, or act regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person (imminent harm), violations of CIRSA's terms of use, or as otherwise required by law.

## Security Information

CIRSA uses industry standard practices to safeguard the confidentiality of your personal information, including "firewalls" and encryption (Secure Socket Layer) technology. CIRSA also uses Microsoft Office 365, which has Transport Layer Security encryption and Office Message Encryption. However, while CIRSA employs different security techniques to protect data from unauthorized access, "perfect" security does not exist. Users should exercise caution and use only secure Wi-Fi connections. Unless a web page on the CIRSA website indicates through visual cues that encryption technology is being used (such as "https" addressing), the user should not assume information submitted through that web page to CIRSA web server will be treated as confidential.

If a user submits information to CIRSA's web server through a web page containing visual indicators of active encryption technology, it will take reasonable precautions to safeguard the confidentiality of such information, but CIRSA shall nevertheless not be held liable for any injury caused by the disclosure of that information, whether caused by security breach, accident, inadvertence or any other act resulting in disclosure.

Unauthorized attempts to upload information or change information on this website are strictly prohibited and may be punishable under all state computer trespass laws and federal statutes including the Computer Fraud and Abuse Act of 1986 and the National Information Infrastructure Protection Act.

## Cookies

To better serve users we use "cookies" to customize a user's browsing experience with the CIRSA website. Cookies are simple text files stored on your computer by your web browser.

Cookies created on your computer by using this website do not contain personally identifying information and do not compromise your privacy or security. We use the cookie feature to help log the information described in "Information Collected and How it is used" section.

CIRSA uses cookies for technical purposes such as to enable better navigation through the site, or to allow you to customize your preferences for interacting with the site. CIRSA may also make use of persistent cookies to remember you between visits so, for example, you can save your

customized preference settings for future visits.

At no time is your private information, whether stored in persistent cookies or elsewhere, shared with third parties who have no right to that information. If you do not wish to have cookies stored on your machine, you can turn them off in your browser.

## **Disclaimer**

The CIRSA website and mobile app both have links to other websites. These include links to websites operated by government agencies as well public and private organizations and businesses. CIRSA does not endorse linked sites unless specifically stated. When you link to another website, you are no longer on the CIRSA website and you are subject to the privacy notice of that new site.

While CIRSA continually updates CIRSA information on its website, it does not warrant the accuracy or timeliness of information on its website. Neither CIRSA nor any officer or employee of CIRSA shall be held liable for any losses caused by reliance on the accuracy or timeliness of such information. Any person who or entity that relies on any information obtained from the website does so at his, her, or its own risk.

CIRSA reserves the right to revise and update this Privacy Policy at any time without notice by posting such revised Privacy Policy on the CIRSA home page.

## **Feedback**

If you have any questions or comments regarding the CIRSA Privacy Policy, please contact us.