

Privacy Policy

Effective August 25, 2022

This Privacy Policy applies to websites on the urmia.org domain, including but not limited to www.urmia.org, and online services controlled by the University Risk Management and Insurance Association, Inc. (“URMIA,” “we,” “us” or “our”) where this policy is posted (collectively, the “Sites”, “Sites and Services”). Please read this Privacy Policy carefully because by using the Sites or creating an URMIA account, you signify that you have read, understood, and agreed to be bound to this Privacy Policy.

How We Collect Personal Information

URMIA collects and uses information that, alone or in combination with other information, could be used to identify you (“Personal Data”) with the purpose of delivering our products and services, informing you of various opportunities, and providing support.

Active Collection

We collect and store the personal information from you directly, at the time you supply information to us via the Sites. For instance, if you sign up for an account or contact us with a question, we may store your communications, including any personal information you include in them, so we can effectively respond to you. If you do not want us to collect your personal information, please do not provide it to us.

Passive Collection via Tracking Technologies (collectively, “Cookies”)

We may collect information passively while you are visiting or interacting with the Sites. We call this “passive” collection because you may not know that this information is being collected. Here are some examples of the information that is collected via the Sites and a description of how this information is used:

Browser Cookies

A cookie is a small text file that may be used to collect information about your activity on the Sites. For example, when someone visits a page within the Sites, a cookie is placed on the user’s machine (if the user accepts cookies) or is read if the user has visited the Sites previously.

We use, and allow certain third parties to use, cookies and other similar technologies to provide our services and to help collect information. We, or third parties, may use session cookies or persistent cookies. Session cookies only last for the specific duration of your visit and are deleted when you close your browser. Persistent cookies remain on your device’s hard drive until you delete them, or they expire.

Web Beacons

Web beacons are tiny graphics with a unique identifier, similar in function to cookies. In contrast to cookies, which are stored on your computer’s hard drive, web beacons are embedded invisibly on web and app pages. We may use web beacons (a.k.a. clear GIFs, web bugs or pixel tags), in connection with the Sites to, among other things, track the activities of site visitors and app users, help us manage

content, and compile statistics about site usage. We and our third-party service providers may use clear GIFs in HTML e-mails to our customers, to help us track e-mail response rates, identify when our e-mails are viewed, and track whether our e-mails are forwarded.

Internet Protocol (IP) Addresses

Your IP address is a number that lets computers attached to the Internet know where to send your information, such as the webpages you view. We use this information to deliver our webpages to you upon request, tailor our Sites to the interests of our members and users and measure traffic within our Sites.

Cookie Categories

Tracking technologies are used to perform different functions. We divide these into the following categories:

Essential

Some tracking mechanisms are essential in order to enable you to move around our Sites and use their features, such as accessing secure areas of the Sites. Without these cookies, we cannot enable appropriate content based on the type of device you are using.

Functional

These allow us to remember choices you make on the Sites, such as your preferred language and the country from which you are visiting, and provide enhanced, more personalized features.

Analytics

We use automated services and applications, such as Google Analytics, to see how you use our Sites in order to enhance their performance and present them according to your preferences.

Social Media

These cookies are set by a range of social media services that we have added to the Sites to enable you to share our content with your friends and networks. They are capable of tracking your browser across other sites and building up a profile of your interests. This may impact the content and messages you see on other websites you visit. If you do not allow these cookies, you may not be able to use or see these sharing tools.

Advertising

Beginning August 2, 2022, URMIA contracts with Feathr, an online advertising and event marketing platform headquartered in the United States. The Feathr technology allows their customers - such as URMIA - to buy ad space on websites for online advertising and allows for the use of proprietary and third-party data in the purchase of that media. When ad space on or within a website or mobile application is bought or sold (usually to an advertiser or ad agency by a web publisher), the Feathr technology fulfills the transaction by delivering the ad to Internet and mobile users who visit that site or use that application. Users of URMIA Sites may be tracked when they view an ad, open an e-mail, or visit a website that is served by Feathr technology. URMIA may, on occasion, provide e-mail addresses of its users to Feathr for matching URMIA contacts to cookies on their devices. To opt out of Feathr tracking, see [Feathr's Privacy FAQs](#).

Privacy Preferences

Users of URMIA Sites are prompted with a Cookies Notification pop-up to set their Privacy Preferences within each browser they use on each of their devices. You may accept all cookies, or if you prefer, you can choose specific cookie categories to accept or reject in the Cookies Notification pop-up.

If you reject or block certain cookies, you may not be able to take advantage of the personalized features enjoyed by other users of our Sites. Note that by blocking or deleting cookies which are in the “Essential” and “Functional” categories, you will not be able to access certain features of our Sites.

Opt Out via Browser Settings

In addition, you can update your browser settings to block cookies and/or tracking for all websites that you visit. Since many websites rely on cookies and other tracking tools to help tailor a user’s experience, most Internet browsers are initially set up to accept them. The Help option of the toolbar on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, and how to disable cookies and tracking altogether. However, some parts of websites may not operate correctly if you disable cookies.

Some newer Internet browsers have incorporated “Do Not Track” features, and when turned on, they send a signal to the websites you visit, telling the website that you do not want to be tracked while browsing. Websites differ in how they respond to these Do Not Track signals, as there is not yet a common understanding of how to interpret them.

In the United States (US), the Network Advertising Initiative also offers a means to opt-out of a number of advertising cookies. Please visit www.networkadvertising.org to learn more. Note that opting-out does not mean you will no longer receive online advertising. It does mean that the company or companies from which you opted-out will no longer deliver ads tailored to your preferences and usage patterns.

Information Collected

When you use the Sites, we collect both personal information and non-personal information. “Personal information” is any information relating to an identified or identifiable natural person. “Non-personal information” may include technical information that does not identify an individual personally. Note that over time, non-personal information could become personal information through regulatory developments, technological advancements, or co-mingling with personal information.

Types of Personal Information

The types of personal information we collect from you depends on the features you use on the Sites. In particular, we collect the following information from and about you:

Account Information

We may collect information from you when you create an account with us. That information may include, among other things, your full name, e-mail address, username, password, phone number and other information you provide.

Payment and Financial Information

We may collect payment information, such as your payment card number, expiration date, billing address and payment account name. We do not retain credit card numbers or payor details on the Sites.

Demographic Information

We collect demographic information about you, such as your job title, organization, and address.

Usage Information

We may collect information about how you and your devices interact with the Sites. This could include features you use, the web pages you visit, and the search terms you enter. This could also include information about your devices and the network you use to connect to our services, including IP addresses, device identifiers and information about the performance of the services you use on the Sites and any problems you experience with them.

Location Information

We may collect your location information. This information may help us provide recommendations to you based on your location, serve you with advertisements, or direct you to a product or service that we believe may be of interest to you.

Content and Other Information You Provide to Us

We may collect additional content and information that you voluntarily provide us, such as when you post a comment, submit a complaint, or send us feedback.

Communications and content you contribute on the *URMIAnetwork* is not considered personal property and may remain on the *URMIAnetwork* after your participation is no longer active or has been terminated. URMIA does not delete user contributed content unless it is deemed inappropriate or is no longer of use or value to the community.

You Have Choices

You have choices about the information we collect. When you are asked to provide personal information, you may decline. However, if you choose not to provide information that is necessary to provide a product or service, you may not be able to use some of our features, products, or services.

Use and Disclosure of Information

E-Mail Communications

URMIA communicates with account holders via e-mail. For example, we may use your e-mail address to send you notice of payments, information about changes to our products and services, and other disclosures as required by law. Generally, users cannot opt-out of these communications, as they will be primarily informational in nature rather than promotional. As a designated representative of and primary contact for their organization, a "Voting Member" may not opt-out of administrative messages, such as membership renewal and election notices. We provide users the opportunity to opt-out of promotional e-mail messages from us by clicking the "unsubscribe" link within the text of the e-mail or by [contacting the URMIA National Office](#).

Personal Information

We may share or disclose your personal information in the following instances and to the following parties:

- To fulfill a service to you;
- To affiliates, strategic partners, agents, third-party marketers or other unaffiliated parties who are offering products or services that we believe may be of interest to you or who require your personal information for research, administrative, and/or internal business purposes;
- To unaffiliated third-party service providers, agents, or independent contractors who help us maintain our Sites and provide other administrative services to us;
- To complete your purchase;
- To comply with the law or in the good faith belief that such action is necessary in order to conform to the requirements of law or comply with legal process served on us, protect and defend our rights or property, or act in urgent circumstances to protect the personal safety of our end users;
- To third parties as part of any corporate reorganization process including, but not limited to, mergers, acquisitions and sales of all or substantially all of our assets;
- To track and analyze non-identifying and aggregate usage and volume statistical information from our visitors and customers and provide such information to third parties; and
- To protect against potential fraud, we may verify with third parties the information collected from the Sites.
- To display specified URMIAnetwork profile details to the general public. By default, a user's profile photo, name, job title, organization name, bio, country, and digital ribbons will be visible to the public. Users may change their [profile privacy settings](#) at any time.

Except as described in this Privacy Policy or at the time we request the information, we do not otherwise use, share, or disclose your personal information to any third parties.

Non-Personal Information

We use non-personal information collected on the Site in the manners disclosed above and for other reasons. We may share this non-personal information with third parties.

Collection and Use of Information from Children

The Sites are not intended for use by persons under the age of 13, or 16 in the European Union (EU). URMIA does not knowingly collect information from visitors under the age of 13, or 16 in the EU, and, in the event that we learn that a person under the age of 13, or 16 in the EU, has provided us with personal information, we will delete such personal information.