

Internet Privacy Policy

Normal Web Site Usage. When you browse our Web sites, you are anonymous. Personal information such as your name, address, telephone number or e-mail address is not collected as you browse. The only data we collect and store during normal Web site usage is typical Web server log data. Examples of this type of data are: the name of your Internet service provider, the site that referred you to us, any pages you request, the time and date of those requests, etc. We use this information to generate statistics and measure site activity to benefit our Web site users. This information is stored on a temporary basis and then deleted from our systems.

Personal Information Collected on this Web Site. Personal information is collected only when you voluntarily provide it to us. For example, we collect personal information that site visitors provide when they complete any online form, application, survey, resume or when they request a quote for insurance. We also collect and store the contents of e-mail you send to us, along with your contact address and our response. This information will not be shared beyond our corporate family, unless required by law. You will not receive unsolicited e-mail, telephone calls or other marketing materials as a result of your visit to our Web sites. We will not give or sell your personally identifiable information, if any, to outside organizations or third parties.

Use of Cookies. A cookie is a message sent to your browser from a Web server that is stored on your computer's hard drive. The message is sent back to the Web server whenever the browser requests a page from that server. Many commercial Internet sites use cookies. While a code in the cookie file enables the site to label you as a particular user, it does not identify you by name or address. We use cookies to better tailor our Web sites and our products to your interests and needs. Cookies may also be used to help speed up your future activities or to improve your user experience. We do not use cookies to retrieve information from your computer that was not voluntarily provided by you. The use of cookies is an industry standard and you will find them at most Web sites. Most browsers are initially set to accept cookies. If you would prefer, you can set your browser to refuse cookies or to alert you when cookies are being sent. However, rejecting cookies may prevent you from using certain functions and you may have to enter information to take advantage of services.

Hyperlinks. Our Web sites contain hyperlinks or "links" to other sites, and other sites may "link" to this site. Web sites linking to and from our Web sites may have different privacy practices from the ones described herein. Visitors to our Web sites should read the privacy statements of other Web sites they visit. Our privacy policy applies solely to information collected by our Web sites.

Changes to Our Internet Privacy Policy. We may, from time to time, make changes to this privacy policy. We recommend that visitors to this site re-visit this privacy policy on occasion to learn of new privacy practices and changes to our policy

Your Consent to Our Internet Privacy Policy. By using our Web sites, you signify your assent to our privacy policy. If you do not agree with any term in this policy, please do not use our Web sites or submit any personally identifiable information.