

## **Privacy Policy**

Protecting your private information is our priority. This Statement of Privacy applies to [www.isicpi.com](http://www.isicpi.com), [www.insurancepoi.com](http://www.insurancepoi.com), and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to MacCurdy and Associates include [www.isicpi.com](http://www.isicpi.com) and [www.insurancepoi.com](http://www.insurancepoi.com). The MacCurdy and Associates Inc. website is an insurance agency and borrower insurance upload website. MacCurdy and Associates herein after referred to as ISI. By using the ISI website, you consent to the data practices described in this statement.

### **TRUSTe Privacy Program**

ISI is a licensee of the TRUSTe Privacy Program. TRUSTe is an independent organization whose mission is to build users' trust and confidence in the Internet by promoting the use of fair information practices. Because we want to demonstrate our commitment to your privacy, we have agreed to disclose our information practices and have our privacy practices reviewed for compliance by TRUSTe.

If you have questions or concerns regarding this policy, you should first contact us at [info@isicpi.com](mailto:info@isicpi.com). If you do not receive acknowledgement of your inquiry or your inquiry has not been satisfactorily addressed, you should contact TRUSTe at <http://watchdog.truste.com/pvr.php?page=complaint>. TRUSTe may serve as a liaison with us to resolve your concerns.

### **Collection of your Personal Information**

ISI may collect personally identifiable information, such as your name. We may gather additional personal or non-personal information in the future.

Information about your computer hardware and software may be automatically collected by ISI. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the ISI website.

ISI encourages you to review the privacy statements of websites you choose to link to from ISI so that you can understand how those websites collect, use and share your information. ISI is not responsible for the privacy statements or other content on websites outside of the ISI website.

### **Use of your Personal Information**

ISI collects and uses your personal information to operate its website(s) and deliver the services you have requested.

ISI may also use your personally identifiable information to inform you of other products or services available from ISI and its affiliates. ISI may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

ISI does not sell, rent or lease its customer lists to third parties.

ISI may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to ISI, and they are required to maintain the confidentiality of your information.

ISI may keep track of the websites and pages our users visit within ISI, in order to determine what ISI services are the most popular. This data is used to deliver customized content and advertising within ISI to customers whose behavior indicates that they are interested in a particular subject area.

ISI will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on ISI or the site; (b) protect and defend the rights or property of ISI; and, (c) act under exigent circumstances to protect the personal safety of users of ISI, or the public.

### **Security of your Personal Information**

To secure your personal information from unauthorized access, use or disclosure, ISI uses the following:

Verisign  
GeoTrust

When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Sockets Layer (SSL) protocol.

Verisign is an independent, third-party company engaged in the development of digital trust. Verisign provides authentication of Internet services, digital identity and intellectual property. By clicking on the Verisign logo, the Verisign website will serve up a web page that confirms that ISI is "Verisign Authenticated."

### **Children Under Thirteen**

ISI does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

### **Opt-Out & Unsubscribe**

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from ISI by contacting us here:

- Web page: [www.isicpi.com](http://www.isicpi.com)
- Email: [info@isicpi.com](mailto:info@isicpi.com)
- Phone: 800-749-5440

**Changes to this Statement**

ISI will occasionally update this Statement of Privacy to reflect company and customer feedback. ISI encourages you to periodically review this Statement to be informed of how ISI is protecting your information.

**Contact Information**

ISI welcomes your questions or comments regarding this Statement of Privacy. If you believe that ISI has not adhered to this Statement, please contact ISI at:

MacCurdy and Associates  
4401 Central Avenue Pike  
Knoxville, Tennessee 37919

Email Address:  
info@isicpi.com

Telephone number:  
800-749-5440

Effective as of March 29, 2016