

# **Privacy Notice and Disclaimer**

## **Illinois Department of Insurance**

### **Preamble**

Pursuant to the fundamental philosophy of the American constitutional form of government, it is declared to be the policy of the Illinois Department of Insurance that all persons are entitled to full and complete information in accordance with law regarding the affairs of government and the official acts and policies of those who represent them as public officials and public employees. The access to this information is not intended to be used to violate individual privacy, nor to further a commercial enterprise, nor to disrupt the duly-undertaken work of any public body independent of the fulfillment of any of rights of the

### **Privacy Statement**

Information collected and received through the Illinois Department of Insurance's web sites may become public record and therefore subject to disclosure under the Illinois Freedom of Information Act. It is the policy of the Illinois Department of Insurance that no personal information you provide to us through our web sites, including, but not limited to, your name, address, telephone number, drivers license number, Social Security Number and email address will be sold or rented to any entity or individual or be disclosed to any unauthorized entity or individual. The release of personal information by the Department shall be limited, according to Illinois law, to the State of Illinois government agencies, to authorized Department contractors or grantees, and to regulated entities.

### **Personal Information and Choice**

"Personal information" is information about an individual that is readily identifiable to that specific individual. Personal information includes personal identifiers such as an individual's name, address, phone number, drivers license number and social security number. A domain name or Internet Protocol address is not considered personal information. We collect no personal information about you unless you voluntarily participate in an activity that asks for information (e.g., sending an e-mail or participating in a survey). If you choose not to participate in these activities, your choice will in no way affect your ability to use any other feature of Illinois Department of Insurance web sites. If personal information is requested on the web site or volunteered by the user, State law and the federal Privacy Act of 1974 may protect it. However, this information is a public record once you provide it, and may be subject to public inspection and copying if not protected by federal or state law.

### **Policies for Individuals Under 13 Years of Age**

The Illinois Department of Insurance is committed to complying fully with the Children's Online Privacy Protection Act. Accordingly, if you are under the age of 13, you are not authorized to provide us with personally identifying information, and we will not knowingly use any such information in our database or other data collection activities. We appreciate your cooperation with this federally mandated requirement. Users are cautioned that the collection of personal information volunteered by children on-line or by e-mail will be treated the same as information given by an adult and may be subject to public access.

## **Web Logs**

The Illinois Department of Insurance analyzes our web sites logs to continually improve the value of the materials available on our site. Our web sites logs are not personally identifiable.

## **Information Retained and How It Is Used**

If, during your visit to the Illinois Department of Insurance's web sites, you just browse or download information, the following information about your visit will be retained:

1. Your Internet Protocol address (not the e-mail address). Unique IP addresses are counted to determine the number of visitors to each web page during specific time frames. Analysis of the number of visitors helps to determine how, where or if the page will be delivered in the future.
2. The type of web browser used (Internet Explorer, Netscape, etc.) and other related web information. Web pages do not always display the same on every type or version of web browser and thus must be coded for appropriate access.

## **Correspondence**

If during your visit to Illinois Department of Insurance web sites you participate in a survey or send an e-mail, the following additional information will be collected:

1. E-mail correspondence: The e-mail address and contents of the e-mail. We may use your e-mail to respond appropriately. This may be to respond to you, to address issues you identify, to further improve our web site, or to forward the e-mail to another agency for appropriate action, or share it with a regulated entity to resolve a complaint.
2. Surveys: Any information you volunteered in response to a survey. Survey information is used for the purpose designated. The information collected is not limited to text characters and may include audio, video, and graphic information formats that you have provided. Complaint information may be shared with the appropriate regulated entity but only to resolve a complaint.

## **Cookies**

The Illinois Department of Insurance does not currently utilize cookie technology on its web sites.

## **Link Disclaimer**

The Illinois Department of Insurance has links to other web sites. These include links to web sites operated by other government agencies, nonprofit organizations and private businesses. When you link to another site, you are no longer on a site covered by this Privacy Notice. When you link to another web site, you are subject to the privacy policy of that new site which is neither reviewed, approved, nor verified by the Illinois Department of Insurance. Please see the information at the end of this notice for a list of those URLs that are covered by this privacy policy.

## **Legal Notices**

Access to the Illinois Department of Insurance web sites is provided subject to the following terms and conditions. Please read these terms carefully as use of these sites constitutes acceptance of all of the following terms and conditions:

### **Disclaimer of Liability**

Neither the Illinois Department of Insurance nor any of its employees shall be held liable for any improper or incorrect use of the information described and/or contained herein and assumes no responsibility for anyone's use of the information. In no event shall the Department web sites or its employees be liable for any direct, indirect, incidental, special, exemplary, or consequential damages (including, but not limited to, procurement or substitute goods or services; loss of use, data, or profits; or business interruption) however caused and on any theory of liability, whether in contract, strict liability, or tort (including negligence or otherwise) arising in any way out of the use of this system, even if advised of the possibility of such damage. This disclaimer of liability applies to any damages or injury, including but not limited to those caused by any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, computer hacker, communication line failure, theft or destruction or unauthorized access to, alteration of, or use of record, whether for breach of contract, tortious behavior, negligence or under any other cause of action.

### **Disclaimer of Warranties and Accuracy of Data**

Although the data found using the Illinois Department of Insurance access systems have been produced and processed from sources believed to be reliable, no warranty, expressed or implied, is made regarding accuracy, adequacy, completeness, legality, reliability or usefulness of any information. This disclaimer applies to both isolated and aggregate uses of the information. The Department provides this information on an "as is" basis. All warranties of any kind, express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose, freedom from contamination by computer viruses or hackers and non-infringement of proprietary rights are disclaimed. Changes may be periodically made to the

information herein; these changes may or may not be incorporated in any new version of the publication. If you have obtained information from any of the Department's web pages from a source other than the Department pages, be aware that electronic data can be altered subsequent to original distribution. Data can also quickly become out of date. It is recommended that careful attention be paid to the contents of any data associated with a file, and that the originator of the data or information be contacted with any questions regarding appropriate use. If you find any errors or omissions, we encourage you to report them to our [Department Webmaster](#) via e-mail.

## **Disclaimer of Endorsement**

The Illinois Department of Insurance is a distributor of content sometimes supplied by third parties and users. Any opinions, advice, statements, services, offers, links, or other information or content expressed or made available by third parties, including information providers, users, or others, are those of the respective author(s) or distributor(s) and do not necessarily state or reflect those of the Illinois Department of Insurance and shall not be used for advertising or product endorsement purposes. Reference herein to any specific commercial products, process, or service by trade name, trademark, manufacturer, or otherwise, does not constitute or imply its endorsement, recommendation, or favoring by the Department.

## **Disclaimer of External Links**

The Illinois Department of Insurance's web sites contain links to other related World Wide Web Internet sites and resources. The Illinois Department of Insurance is not responsible for the contents or operation of any off-site pages referenced. The user specifically acknowledges that the Department is not liable for the defamatory, offensive, or illegal conduct of other users, links, or third parties and that the risk of injury from the foregoing rests entirely with the user. Links from the Illinois Department of Insurance's web pages on the World Wide Web to other sites do not constitute an endorsement from the Department. These links are provided as an information service only. It is the responsibility of the web surfer to evaluate the content and usefulness of information obtained from other sites. Since the Illinois Department of Insurance's web sites are not responsible for the availability of these outside resources or their contents, you should direct any concerns regarding any external link to its site administrator or webmaster.

## **Disclaimer of Duty To Continue Provision of Data**

Due to the dynamic nature of the Internet, resources that are free and publicly available one day may require a fee or restricted access the next, and the location of items may change as menus, home pages, and files are reorganized. The user expressly agrees that use of the Department's web sites is at the user's sole risk. The Department does not warrant that the service will be uninterrupted or error free. The documents and related graphics published on this server could contain technical inaccuracies or typographical errors. Changes are periodically added to the information herein. The Department and/or its programs may make improvements and/or changes in the information and/or programs described herein at any time.

## **Security**

The Illinois Department of Insurance, as developer and manager of this web site, has taken several steps to safeguard the integrity of its communications and computing infrastructure, including but not limited to authentication, monitoring, auditing, and encryption. Security measures have been integrated into the design, implementation and day-to-day practices of the entire Illinois Department of Insurance operating environment as part of its continuing commitment to risk management.

This information should not be construed in any way as giving business, legal, or other advice, or warranting as fail proof, the security of information provided via Illinois Department of Insurance supported web sites.

## **Choice of Law**

Construction of the disclaimers above and resolution of disputes thereof are governed by the laws of the State of Illinois. The laws of the State of Illinois, U.S.A., shall apply to all uses of this data and this system. By use of this system and any data contained therein, the user agrees that use shall conform to all applicable laws and regulations and user shall not violate the rights of any third parties.

This privacy notice applies to the following Illinois Department of Insurance's site URLs, their subsequent pages, and links to other Department of Insurance information: <http://insurance.illinois.gov>.