



## **ARIA Privacy Policy**

**Last Updated: April 30, 2018**

ARIA (American Risk and Insurance Association) recognizes the importance of protecting the personal information collected from users in the operation of its services and taking reasonable steps to maintain the security, integrity and privacy of any information in accordance with this Privacy Policy. By submitting your information to ARIA you consent to the practices described in this policy. If you are less than 18 years of age, then you must first seek the consent of your parent or guardian prior to submitting any personal information.

This Privacy Policy describes how ARIA collects and uses the personal information you provide to ARIA. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information.

### **How We Collect Information**

ARIA, through its affiliates (e.g., Wiley, Annual Conference Management Platform), may collect personal information from you in the following ways: (1) becoming an ARIA member; directly from your verbal or written input (such as by consenting to receiving ARIA marketing emails); (2) automatically through ARIA's website technologies including tracking online, such as by web cookies, (which are small text files created by websites that are stored on your computer), by smart devices, by combining data sets, by collecting data from a browser or device for use on a different computer or device, or by using algorithms to analyze a variety of data such as records of purchases, online behavioral data, or location data; or (3) by attending an ARIA Annual meeting, conference, or sponsored academic event.

### **Information You Provide**

The types of personal information that ARIA or its affiliates collects directly from you may include:

- Contact details, such as your name, email address, postal address and telephone number;
- Internet Protocol ("IP") addresses used to connect your computer to the Internet;
- Educational and professional interests;
- Tracking codes such as cookies;
- Usernames and passwords;
- Payment information, such as a credit or debit card number;
- Comments, feedback, posts and other content you provide to ARIA (including through a ARIA website);
- Communication preferences;
- Purchase and search history;

- Location-aware services, the physical location of your device in order to provide you with more relevant content for your location;
- Information about your research areas of interest, academic interest or background; personal interests; and
- Communications with other users of ARIA's services.

In order to access certain content and to make use of additional functionality and features of ARIA's websites and/or services, we may ask you to register for an account by completing and submitting a registration form, which may request additional information.

If you choose to register and sign in by using a third-party account (such as your Facebook account), the authentication of your login is handled by the third party, and any personal information collected during that third-party login is not covered by this policy. ARIA or its affiliate will collect your name, email address and any other information about your third-party account that you agree to share with us at the time you give permission for your ARIA account to be linked to your third-party account.

### Information We Receive From Other Sources

ARIA may receive information about you if you use any of the websites we operate or the other services we provide. We also work closely with third parties (including, for example, business partners and sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, academic institutions, search information providers, and credit reference agencies) from whom ARIA may receive information about you.

### Use of Your Information

ARIA may use your personal information in the performance of any contract we enter into with you, to comply with legal obligations, or where ARIA has a legitimate business interest in using your information to enhance the services and products we provide. Legitimate business purposes include but are not limited to one or all of the following: providing direct marketing and assessing the effectiveness of promotions and advertising; modifying, improving or personalizing our services, products and communications; detecting fraud; investigating suspicious activity (e.g., violations of our Terms of Service, which can be found [here](#)) and otherwise keeping our site safe and secure; and conducting data analytics.

In addition, we may use your information in the following ways (after obtaining your consent, if required):

- To provide you with information about products and services that you request from us;
- To send you periodic catalogues from ARIA;
- To provide you with information about other products, events and services we offer that are either (i) similar to those you have already purchased or inquired about, or (ii) entirely new products, events and services;
- For internal business and research purposes to help enhance, evaluate, develop, and create ARIA websites (including usage statistics, such as "page views" on ARIA's websites and the products therein), products, and services;
- To notify you about changes or updates to our websites, products, or services;
- To administer our services and for internal operations, including troubleshooting, data analysis, testing, statistical, and survey purposes;
- To allow you to participate in interactive features of our service; and
- For any other purpose that we may notify you of from time to time.

Personal information will not be kept longer than is necessary for the purpose for which it was collected. This means that, unless information must be retained for legal or archival purposes, personal information will be securely destroyed, put beyond use or erased from ARIA's systems when it is no longer required or, where applicable, following a request from you to destroy or erase your personal information.

## Disclosure and Sharing of Your Information

ARIA, or its affiliates will not disclose to or share your personal information with any unaffiliated third party except as follows:

- Where necessary in connection with services provided by third parties (i) who provide us with a wide range of office, administrative, information technology, production, payment, or business management services, and (ii) who are required to comply with this policy;
- Where you voluntarily provide information in response to an advertisement from a third party;
- Where your consent has been provided, with a third party such as an academic institution, school, employer, business or other entity which has provided you with access to a product or service through an integration or access code, information may be shared regarding your engagement with the service or product, results of assessments taken and other information you input into the product or service;
- Where ARIA is required to disclose personal information in response to lawful requests by public authorities and government agencies, including to meet national security or law enforcement requirements; to comply with a subpoena or other legal process; when we believe in good faith that disclosure is necessary to protect our rights, to enforce our Terms of Service, or to protect the rights, property or safety of our services, users or others; and to investigate fraud; and
- Where all or substantially all of the business or assets of ARIA relating to our services are sold, assigned, or transferred to another entity.

If necessary in connection with providing publishing services on behalf of third parties, such as institutions and societies, ARIA may disclose navigational and transactional information in the form of anonymous, aggregate usage statistics and demographics information that does not reveal your identity or personal information.

## Cross Border Transfers

ARIA may transfer your personal information outside of your country of residence for the following reasons:

- In order to process your transactions, we may store your personal information on our servers and those servers may reside outside the country where you live.
- In order to satisfy global reporting requirements, ARIA or its affiliates may be required to provide your personal information to ARIA or its affiliates in other countries.
- By submitting your personal information, you agree to this transfer, storing or processing of your information. We will take all steps reasonably necessary to ensure that your personal information is treated securely and in accordance with this Privacy Policy and all applicable data protection laws.

## Security

We will use appropriate physical, technical and administrative safeguards to protect your data. Access to your personal data will be restricted to only those who need to know that information and required to perform their job function. In addition, we train our employees about the importance of maintaining the confidentiality and security of your information.

## Your Rights

You have the right to make a written request to be informed whether or not we hold or process any of your personal information (by emailing [ARIA@Theinstitutes.org](mailto:ARIA@Theinstitutes.org). In your written request, you may:

- Request that we provide you with details of your personal information that we process, the purpose for which it is processed, the recipients of such information, the existence of any automated decision making involving your personal information, and what transfer safeguards we have in place;

- Request that we rectify any errors in your personal information;
- Request that we delete your personal information if our continued processing of such information is not justified;
- Request that we transfer your personal information to a third party;
- Object to automated decision-making and profiling based on legitimate interests or the performance of a task in the public interest (in which event the processing will cease except where there are compelling legitimate grounds, such as when the processing is necessary for the performance of a contract between us);
- Object to direct marketing from us; and
- Object to processing for purposes of scientific, historical research and statistics.

Where applicable under your local laws, we will not use your personal information for marketing purposes, nor disclose your information to any third parties, unless we have your prior consent, which we will seek before collecting your personal information. You can exercise your right to prevent such processing by checking certain boxes on the consent forms we use when collecting your personal information. If at any point you wish to review or change your preferences you can use the "opt-out" or unsubscribe mechanism or other means provided within the communications that you receive from us or by sending an email to [ARIA@Theinstitutes.org](mailto:ARIA@Theinstitutes.org). Note that you may still receive transactional communications from ARIA. Some territories have national laws requiring a local Data Protection Officer (for example Singapore and Germany).

### Third-Parties

ARIA's websites, Listservs, or other services may include links to third-party websites. In using such links, please be aware that each third-party website is subject to its own privacy and data protection policies and is not covered by our Privacy Policy. In addition, we allow third-party companies to serve ads and/or collect certain anonymous information when you visit our websites. These companies may be placing and reading cookies in the cookie file of the browser on your computer's hard disk or using web beacons or other technologies to collect information in the course of ads being served on this website. These companies may use information other than personal information (e.g., click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) during your visits to these and other websites in order to provide advertisements about goods and services likely to be of greater interest to you.

### Changes to this Privacy Policy

Please note that ARIA's Privacy Policy is reviewed periodically. ARIA reserves the right to modify its Privacy Policy at any time without notice. Any changes to the Privacy Policy will be posted on this page and will become effective on the date of posting. We encourage you to periodically review this page for the latest information on our privacy practices.

### Recourse

Any comments, complaints or questions concerning this policy or complaints or objections about our use of your personal information should be addressed by directing your comments to ARIA's Executive Office, at [ARIA@Theinstitutes.org](mailto:ARIA@Theinstitutes.org).