

UE Privacy Policy

This privacy policy sets out how United Educators, a Reciprocal Risk Retention Group, (“UE”, “we”, “us” or “our”) collects, uses, and protects any information that you give us when you use our websites, learning management systems (LMS), mobile apps, or any other products or services offered by us (“Services”). We are committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using our Services, then you can be assured that it will only be used in accordance with this privacy statement, as updated from time to time.

Updates. We may change this policy from time to time by updating this page. We encourage you to periodically review this page.

Links to Other Websites, Apps and Services. Our websites and Services may contain links to other third party websites, apps, and services of interest. Once you have used these links to leave our site, you should note that we do not have any control over such third party services. Therefore, we cannot be responsible for the protection and privacy of any information that you provide while visiting such sites and services, and they are not governed by this privacy statement.

Collection of Your Information. We may collect or receive information about your interactions with us. Depending on how you use our Services, your information may include:

- registration-related information (such as name, addresses, e-mail addresses, telephone numbers, occupation, information imported from social log in permissions granted to us, etc.);
- information about the Services that you use, how frequently you use them, and your responses to any offerings and advertisements presented or made available by us;
- information about the searches you perform on our websites or in our other Services and how you use the results of those searches;
- transaction-related information (such as credit card or other preferred means of payment, billing information, or a history of purchases through our Services);
- customer service information about you as a user of our Services;
- location data;
- information about any devices, connections, and methods used to access and interact with us; or
- other information specifically related to your use of Services, including information that you publicly post using tools made available by us.

Your information may be supplemented with additional information from other companies such as publicly available information, information about households, and other information that we may append or match to your information.



We may also receive or collect certain technical information when you use our Services. This may include: your browser or operating system, your manner of connecting to the Internet, and the name of your Internet service provider or wireless carrier; your Internet protocol (IP) address; information about referring websites or services (websites you used immediately prior to using our websites or other Services; exiting websites or services (immediately after using our website or other Services); and data relating to malfunctions or problems occurring when you use our Services. Additionally, we may collect information about other software on your device for the limited purpose of protecting your security or improving your online experience.

How Your Information May be Used. Your information may be used for purposes that include:

- to operate and improve the Services available through us;
- to personalize the content and advertisements provided to you (including to present offers to you on behalf of business partners and advertisers);
- to fulfill your requests for tools, software, functionality, features, and other products and services;
- to communicate with you and respond to your inquiries;
- to conduct research about your use of our products; and
- to help offer you other products, features, or services that may be of interest.

We may use cookies, web beacons, pixels, or other technologies in combination with your information to enhance and personalize your experience. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. However, it's important to remember that many of our Services may not function properly if your cookies are disabled.

Sharing of Your Information. We do not rent or sell your personally identifiable information (such as name, address, telephone number, and credit card information) to third parties for their marketing purposes. We may share your information with authorized representatives of your institution. We may share your information with third parties to provide products and services you have requested, when we have your consent, or as described in this Privacy Policy.

We may share aggregated, non-personally identifiable information, publicly and with our partners like publishers, advertisers, or connected sites. For example, we may share information publicly to show trends about the general use of our websites and/or other products or services.

The contents of your online communications, as well as other information about you as a user of our Services, may be accessed and disclosed under the following circumstances: in response to lawful governmental requests or legal process (for example, a court order, search warrant, or subpoena), in other circumstances in which we have a good faith belief that a crime has been or is being committed by



a user of our Services, that an emergency exists that poses a threat to the safety of you or another person, when necessary either to protect our rights or property, or for us to render the Services.

Our Services may let you share information with others. Remember that when you share information publicly, others besides us have access to it, and it may be indexed by search engines, or copied, forwarded, saved, or archived by others.

Our Services may include features or functionalities provided by third parties. In the process of providing such functionalities within our services, your browser may automatically send certain technical information to the third party provider. The use of these third-party provided features or functionalities is subject to their own privacy policies.

Business partners or other third parties may receive data about groups of our users, but, except as otherwise permitted herein, do not receive information that personally identifies you. We may use agents and contractors in order to help operate our Services. Their use of information is limited to these purposes, except as otherwise permitted herein.

Display of Advertising. Your information may be used for the presentation of advertisements. We may use ad networks to customize and display advertising on our Services. We may share certain information about you as a user (such as age, zip code, or other information we have collected or received) with certain ad network and service providers to help them deliver more relevant content and advertisements through their networks. We may from time to time work with other companies for certain services such as analytics or advertising, and you may be subject to their privacy policies as well, though you may opt out through them directly or contact us with questions.

Our Commitment to Security. We have established safeguards to help prevent unauthorized access to or misuse of your information, but cannot guarantee that your information will never be disclosed in a manner inconsistent with this Privacy Policy (for example, as a result of unauthorized acts by third parties that violate applicable law or our and our affiliated providers' policies). The privacy of communications sent over the Internet cannot be guaranteed because the Internet is not a secure medium. We do not assume any responsibility for any harm, loss, or damage you may experience or incur by the sending of personal or confidential information over the Internet by or to us.

How to Contact Us.

If you have any questions or concerns about this Privacy Policy or its implementation, you may contact us at risk@ue.org.

Last Updated: February 18, 2015