

Church Insurance Partnership Agency, Inc. (CIPA)  
CIPA/Unified Risk Management

**Privacy Statement**

**Your relationship with us is important. We value your business and strive to preserve the trust you place in us. CIPA/Unified Risk Management recognizes and respects your expectation that your personal information remain confidential and secure.**

The purpose of this statement is to outline the privacy standards utilized by CIPA/Unified Risk Management, for the collection, use, retention and safeguarding of non-public personal information.

**How we protect information.**

We treat information in a confidential manner. We do not sell consumer information. We afford prospective and former customers the same protection as existing customers with respect to the use of personal information. Our employees are required to protect the confidentiality of information. Employees may access information only when there is an appropriate reason to do so. We maintain physical electronic and procedural safeguards to protect information.

**Why we collect and how we use information.**

We collect and use information for business purposes with respect to our insurance business and you. All non-public personal information collected and maintained by us is used for specific business purposes enabling us to underwrite your policies, process your claims, ensure proper billing, service your policies and inform you of other products that may suit your needs.

**How we collect information.**

CIPA/Unified Risk Management collects personal information about you from various sources. However, we only collect that personal information when it is necessary for the purpose of conducting our business of insurance. The following are the sources from which we collect personal information about you:

\* **Information from you:** Personal information you provide to us including information you provide on your insurance quote form, application, subsequent policy change forms, or any other similar forms you may complete. This information may include your name, address, social security number, license number and employer.

\* **Information from claims processing:** Personal information you provide to us, or which we obtain from other sources, in order to process the handling of an insurance claim, including medical information, accident reports and claims forms.

\* **Information from transactions:** Personal information about you which we obtain from business transactions with you such as the number of years that you have been a policyholder with CIPA/Unified Risk Management, the number and nature of claims you have submitted and the types of coverage that you have purchased, your premiums and payment history.

\* **Consumer credit information:** Personal information about you that we may obtain from consumer reporting agencies, including such information as a credit report, a motor vehicle report, or an accident history.

### **Information Disclosure**

We do not disclose any non-public person information about our consumers or former consumers to anyone except as permitted by law. However, we may share information about your policies with other insurance companies to better serve you and to assist in meeting your current product needs. We also may disclose any information when we believe it is necessary for the conduct of our business. For example: information may be disclosed to other insurance companies to enable them to provide business services for us, such as to underwrite your policies in order to provide you a competitive quote and enable us to offer you certain products of that Insurer.

If you prefer that we not share this information with our affiliated companies, you may direct us not to share this information by contacting our office toll free at 1-800-438-8010.

***Thank you for choosing CIPA/Unified Risk Management.***