



At the Sacramento Association of Health Underwriters (“SAHU”), we are committed to protecting your personal data and safeguarding it in every transaction at every level of our organization. The intent of this page is to inform you of our policies regarding the collection, use, and disclosure of the Personally Identifiable Information (“PII”) we receive in accordance with our website (“Site”). Please read this privacy policy carefully.

1. Personally Identifiable Information

PII, as used in US privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. This includes your name, home address, home phone number, gender, date of birth, language preference, email address, credit card information, bank account information, account information with us, IP address or social media username or identification. Information about your business title, business address, business telephone number, business email address or business fax number is not considered PII.

2. Cookies

We use cookies on this Site. A cookie is a piece of data stored on a visitor’s hard drive to help improve your access to this Site and to identify repeat visitors. For example, when a cookie is used to identify you, your login and password data are saved, giving you a better experience interacting with our Site. Cookies cannot view or retrieve data from other cookies, nor can they capture files and data stored on your computer. Usage of a cookie is in no way linked to any PII on our Site.

2.1. Logging In

If you visit our login page, we will set a temporary cookie to determine if your browser accepts cookies. This cookie contains no personal data and is discarded when you close your browser.

When you log in, we will also set up several cookies to save your login information and your screen display choices. Login cookies last for two days, and screen options cookies last for a year. If you select “Remember Me”, your login will persist for two weeks. If you log out of your account, the login cookies will be removed.

2.2. Comments

If you leave a comment on our Site you may opt-in to saving your name, email address and website in cookies. These are for your convenience so that you do not have to fill in



your details again when you leave another comment. These cookies will last for one year.

2.3. Remarketing

Cookies enable us to track and target the interests of our members to enhance the experience on our Site. We use remarketing, retargeting and similar tools to monitor your visits to our Site and advertise to you online on websites across the internet.

2.3.1. Google Analytics

This Site uses Google Analytics – a set of integrated data-and-marketing analysis products that let us analyze consumer behavior, develop relevant insights, and then provide a more engaging experience. SAHU’s use of Google Analytics is to collect top-level information about how you use our Site. Google Analytics provides the data we need to improve the user experience and serve up the content members find most useful. The Google Analytics cookies store data about what pages you visit, how long you spend on our Site, how you got there and what you click on.

2.3.2. California Residents

California Civil Code Section 1798.83, also known as the “Shine The Light” law, permits our users who are California residents to request and obtain from SAHU, once a year and free of charge, information about categories of personal information (if any) we disclosed to third parties for direct marketing purposes and the names and addresses of all third parties with which we shared personal information in the immediately preceding calendar year. If you are a California resident and would like to make such a request, please submit your request in writing using the contact information provided in Section 8.

2.4. Managing Use of Cookies

Cookies are widely used, and most web browsers are configured initially to accept cookies automatically. If you prefer not to accept cookies, you may adjust your browser settings to alert you when a cookie is about to be sent, or you may configure your browser to refuse cookies automatically. However, if you choose to disable cookies on our Site, some features may not work as designed and may impact your experience. If you would like to learn more about how to set your cookie options, please refer to your browser’s documentation or online help for instructions.

3. Information Collection, Use, and Sharing

We collect personal data directly from you, indirectly from third parties and otherwise as permitted by applicable law. We are the sole owners of the data collected on this Site.



We will not sell, rent or share this data with any other party outside of our organization, other than as necessary to fulfill your request – for example, to send you event tickets.

3.1. Information Collected

The type of data collected and how we use it depends on your interactions with our Site.

3.1.1. Comments

When visitors leave comments on the site we collect the data shown in the comments form, and also the visitor's IP address and browser user agent string to help spam detection.

An anonymized string created from your email address (also called a hash) may be provided to the Gravatar service to see if you are using it. The Gravatar service privacy policy is available [here](#). After approval of your comment, your profile picture is visible to the public in the context of your comment.

3.1.2. Using an Online Form

We will collect your name, email address, phone number, and IP address, as well as any information you have included in the email or form. We use this data to acknowledge your request and/or reply to your questions.

3.1.3 Using the Forum

We will collect your name, email address, avatar photo, and IP address, as well as any information you submit on the forum itself. This data is not used for marketing purposes in any way.

3.1.4. Processing Payments

To purchase event tickets or other services and products from SAHU, we request necessary contact and billing information. This data is used only for billing purposes, to fulfill your requests, or to contact you regarding your order. The data collected from these transactions may also be used for remarketing (see Section 2.3).

3.1.5. Account Registration

In order to create an account on our Site, users must provide necessary data such as name and email address. This is only used for the purpose of providing you services, updating you about relevant news, or in accordance with a specific request from you.



4. Storage and Security of Your Information

All sensitive data you provide is encrypted via Security Socket Layer (SSL) technology. You can verify this by looking for a closed lock icon in your web browser or looking for “https” at the beginning of the URL address. We do our utmost to protect and safeguard your personal information. However, as no data transmission over the internet can be guaranteed as completely secure, we cannot absolutely ensure or warrant the security of any data transmitted and you do so at your own risk.

4.1. Processing Sensitive Information

How we process sensitive data depends on your interactions with our Site and other services.

4.1.1. Using an Online Form

The data you provide is encrypted via Security Socket Layer (SSL) technology. The data provided is stored on our email servers and is only accessible to a limited number of employees who need access to fulfill your request. SAHU will never ask for financial or other sensitive information through these forms, and we encourage users wishing to discuss sensitive details to contact us by phone.

4.1.2. Requesting Process of Payment

No financial data is stored or processed on our servers when processing payments. All these transactions are processed through a PCI-compliant service. (The Payment Card Industry Data Security Standard (PCI DSS) is a set of requirements intended to ensure that all companies that process, store, or transmit credit card information maintain a secure environment.)

4.1.3. Account Registration

The data you provide is encrypted via Security Socket Layer (SSL) technology. Your username and password are stored on our server. We make reasonable efforts to prevent people from accessing your password through our servers, but it is always recommended you use best practices when creating passwords.

4.2. Data Retention

We will retain your personal data for as long as is necessary in order to manage our relationship with you, fulfill the purposes for which it was collected or as necessary or as permitted or required by law. (See Section 7 for more information on your rights.) This data is only accessible to a limited number of board members who need access to the information to perform their duties. Any board member found in violation of this security or privacy policy is subject to disciplinary action.



If you leave a comment, the comment and its metadata are retained indefinitely. This is so we can recognize and approve any follow-up comments automatically instead of holding them in a moderation queue.

For users that register on our website (if any), we also store the personal information they provide in their user profile. All users can see, edit, or delete their personal information at any time (except they cannot change their username). Website administrators can also see and edit that information.

5. Third Party Content

Articles on this site may include embedded content (e.g. videos, images, articles, etc.). Embedded content from other websites behaves in the exact same way as if the visitor has visited the other website.

These websites may collect data about you, use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content, including tracking your interaction with the embedded content if you have an account and are logged in to that website.

6. Social Media Platforms

Communication, engagement, and actions taken through external social media platforms that this Site and its owners participate in are particular to the terms, conditions, and privacy policies held by each social media platform, respectively. Users are advised to use social media platforms wisely and communicate or engage with caution regarding their own privacy and personal data. SAHU will never ask for financial or other sensitive information through social media platforms, and we encourage users wishing to discuss sensitive details to contact us by phone.

7. Your Rights

SAHU will take reasonable steps to ensure that the personal data collected is used for the purposes stated in this Privacy Policy and that such data is correct and up to date. Regardless, the data belongs to you and you have rights over when and how your data is processed or used.

7.1. Accessing and Updating Your Data

Subject to any exemptions provided by law, you have the right to request to access, update, delete or correct your personal data. Before SAHU is able to provide you with any information, correct any inaccuracies or otherwise respond to your requests, we



may ask you to verify your identity and to provide other details to help us to respond to your request. We will endeavor to respond to your request within an appropriate time frame.

7.2. Removing Your Data

You may also have the right to object to our processing of your personal data, request us to restrict the use or disclosure of your personal data, or ask for your personal data to be provided to you in a machine-readable format. Keep in mind, however, that removing data or preventing the processing of data may also prevent SAHU from being able to provide the necessary services you require. Your request and choices may be limited in certain cases – for example, if you ask to delete information which we or your administrator are permitted by law or have compelling legitimate interests to keep.

7.3. Communication Preferences

You may opt-out of receiving promotional communications from SAHU by using the 'unsubscribe' link within each marketing email. Even after you opt-out from receiving promotional messages from us, you will continue to receive transactional messages from us regarding our services.

8. Contacting Us

If you have a question, concern or request about privacy, confidentiality or the personal data handling practices of SAHU, please contact us at: info@sahu-ca.com OR Sacramento Association of Health Underwriters, PO Box 3355, Citrus Heights, CA 95611.

9. Updates

SAHU reserves the right to update this Privacy Policy as needed. We will continue to review this privacy policy to ensure it remains current with changing laws and regulations while meeting the evolving needs of our members. In the event of any amendment to the privacy policy, an email will be sent, and a notice will be posted within this page. If you continue to use our Site or services following an amendment to the privacy policy, you will be deemed to have consented to the updated privacy policy.