Privacy Policy

Last changed October 1, 2020

The Professional Insurance Agents of Kentucky ("PIAK") respects the privacy of its members and other visitors to its Web Site ("PIAKY.ORG"). TEXAS PIAK has created this Privacy Policy in order to demonstrate our commitment to user privacy. The following applies to the information gathering and dissemination practices for information collected on or submitted to PIAKY.ORG. Please also see the Terms of Use which all users of PIAKY.ORG agree to abide by as a condition of using PIAKY.ORG.

How Information Is Collected

Information You Provide: PIAKY.ORG collects personally identifiable information from you if you choose to provide this information to us. In a few areas on PIAKY.ORG, we ask you to provide information — or log-in as a PIAK member, a PIAK chartered affiliate employee, a customer, or a PIAK partner (collectively known as "Authenticated Users") — to enable PIAK: to verify whether you are entitled to access and use certain information, materials and services available from PIAKY.ORG; to enhance your site visit; to assist you with customer service or technical support issues; to follow up with you after your visit; to provide information about products and services; or to otherwise support your customer and/or member relationship with PIAK. While failure to provide this information may mean that you cannot access and use certain information, materials and services on PIAKY.ORG or PIAK partner web sites, providing personally identifiable information on PIAKY.ORG and logging-in as an Authenticated User are completely optional.

Information That Is Automatically Collected: Basic contact information (name, company name, address, phone number, email address, member identification number, etc.) about Authenticated Users is uploaded from PIAK's membership database to PIAKY.ORG to enable Authenticated Users to log-in and access password-protected information and programs.

PIAKY.ORG does automatically collect information that does not identify users personally. Via Web server logs, for example, PIAK may monitor statistics such as the number of people that visit PIAKY.ORG, which page(s) are visited on PIAKY.ORG, from which domain our visitors come (e.g., aol.com, yahoo.com, etc.), and which browsers people use to visit PIAKY.ORG (e.g., Mozilla Firefox, Google Chrome, Microsoft Internet Explorer, Safari etc.).

Cookies: A "cookie" is a small file that is placed on your hard drive by a Web page server. Cookies are uniquely assigned to you and can be read only by a Web server in the domain that issued the cookie to you.

Each time you initiate a session on PIAKY.ORG the site sets the cookie in order to identify you and determine your access privileges. Cookies do not store any of the personal information that you have provided to the site. They are simply identifiers. Clicking on this box will store the cookie on your hard drive so that you will not have to log in each time you visit PIAKY.ORG.
You have the ability to delete cookie files from your hard drive at any time. However, you should know that cookies may be necessary to provide you with access to much of the content and features of PIAKY.ORG. We use cookie technology to enable Authenticated Users to move quickly and securely through access-controlled areas of PIAKY.ORG and to take advantage of certain useful features on PIAKY.ORG.

**How Information Is Used**

Information you provide and information that is uploaded to PIAKY.ORG from PIAK’s membership database may be used to verify whether you are entitled to access and use certain information, materials and services available from PIAKY.ORG; to enhance your site visit; to assist you with customer service or technical support issues; to follow up with you after your visit; to provide information about products and services; or to otherwise support your customer and/or member relationship with PIAK.

PIAK strives to keep the personal information you provide to us when using PIAKY.ORG and information that is uploaded to PIAKY.ORG from PIAK’s membership database confidential. Agents or contractors of PIAK who are given access to your personal information are required to keep the information confidential and not use it for any other purpose than to carry out the services they are performing for PIAK.

We may disclose information you provide to us and information that is uploaded to PIAKY.ORG from PIAK’s membership database to third parties in order to complete a transaction that you requested or to improve your customer experience. We may also outsource some tasks, including the operation of certain Web Site functions that require access to information you supply online. On occasion, PIAK may also provide data supplied online to third parties that offer products and services. We may disclose personal information when required by law or in the good faith belief that such action is necessary in order to comply with the law or legal process.

PIAK monitors PIAKY.ORG "traffic" statistics using information that does not identify users personally so we may improve PIAKY.ORG. We use an outsourcing program to assist us in analyzing this data. Aggregated statistics may also be provided to advertisers and other third parties, but the statistics contain no personal information.

**Security**

PIAK takes steps to protect against the loss, misuse, or unauthorized alteration of personally identifiable information. We utilize industry standard SSL encryption when accepting credit card information during our online checkout process. Access to some computer data and files at PIAK are secured by password coding with access to personally identifiable information strictly limited to those employees who need access in order to carry out their job responsibilities. Our network is behind a firewall designed to prevent unauthorized access.

**How You Can Access or Correct Your Data**
Authenticated Users may access and correct personal information in their PIAKY.ORG profile. To the extent that other personally identifiable information has been received by PIAK and is currently stored, please contact the appropriate department of PIAK to review and/or change this information.

**Means of Redress**

If any PIAKY.ORG user suspects PIAK has handled its personal information in a manner that does not comply with this Privacy Policy, please contact us by email to web@PIAKY.ORG.org or by calling (703) 836-9340.

**Other Web Sites**

PIAKY.ORG contains "links" to other, external Internet Web Sites who may have privacy policies and procedures that differ from those of PIAK.

**Privacy Policy Changes**

PIAK reserves the right to change this Privacy Policy at any time. Updated versions of the Privacy Policy will appear on PIAKY.ORG and are effective immediately. You are responsible for regularly reviewing the Privacy Policy. Continued use of PIAKY.ORG after any such changes constitutes your consent to such changes.