



Privacy Statement

You often provide interested parties with information about yourself and/or your business through your movement on the World Wide Web and in your everyday business transactions. We believe it is our responsibility to safeguard any personal information that might be collected during interactions with us.

We have developed the following Privacy Statement to advise individuals and businesses on how we handle important personal information. All personal information provided to us will be handled in accordance with this Privacy Statement and/or as described at the time of collection, use, or disclosure of such information. This Privacy Statement applies to the collection, use, and disclosure of personal information we collect during your interaction with us.

Personal Information

Personal information, as discussed in this Privacy Statement, includes any information about an identifiable individual, such as contact, employment, and credit information, but does not include any information considered by applicable privacy laws to be publicly available – for example, information appearing in a public telephone directory.

How We Collect Information

We limit our collection of personal information to information obtained directly from individual people and businesses. This is done by accessing information from the following sources:

- Visits to website(s) controlled by CLiQ and PMA International
- Account applications and renewals
- Conference, contest, and trade show registrations
- Magazine, publication, and subscription orders
- Product or service purchases
- Past transaction(s) with PMA International and any existing transaction(s) with CLiQ or PMA International
- Transaction(s) with our affiliates
- Direct communication with individuals, businesses, and their agents via telephone, facsimile, email, and first-class mail.

Information Collection

The site does capture information about visits through the use of cookies or similar technology. Cookies are text files placed in your computer browser to store your preferences. Cookies do not contain personally identifiable information; however, once you choose to furnish a site with personally identifiable information, this information may be linked to the data stored in a cookie. We collect this information to understand website and internet usage and to improve your website experience.

For account holder-only web pages, accessible only by authorized users, names of the account holder, email addresses, and passwords are captured to authenticate levels of access and track the number of times users have visited the site.

Links to other internet sites are included as a convenience to our visitors. *PMA International is not responsible for the content or privacy practices of any linked site.*

Information Sharing and Transfer

We may use the information you provide about yourself to fulfill your requests for our products, programs, and services; to respond to your inquiries about our offerings; to offer you other products, programs, or services we believe may be of interest to you; to enforce the legal terms that govern your use of our sites; and/or for the purposes for which you provided the information.

We sometimes use this information to communicate with you, such as to notify you when you have won one of our contests, when we make changes to our subscriber agreements, to fulfill a request by you for an online newsletter, or to contact you about your account with us.

The information we collect in connection with our online forums and communities is used to provide an interactive experience. We will use this information to facilitate participation in these online forums and communities.

We may disclose your personal information to a company or individual employed to perform functions on our behalf, such as website development, research, or data processing. Any such disclosure of a customer's personal information outside of PMA International is made on a confidential basis with the information to be used only for the purposes for which it was disclosed.

We do not disclose credit card account information provided by our members and customers, except to the appropriate banking institutions and/or clearinghouses to obtain debit authorization and payment.

On occasion, members of CLiQ and PMA International may request information or seek assistance from the organization with regard to various legal topics and issues. Any personal information collected during the course of the legal analysis and investigation will be held in the strictest confidence. This personal information will not be shared with any outside organization or other members of PMA International, except the PMA International legal counsel, without the prior written consent of the account holder.

Your personal information will generally be stored in PMA International databases, which are located mainly in the United States. However, our policy is to ensure your information is always granted the same level of protection no matter where it is stored.

Concerns and Complaints

Those with questions or concerns regarding the treatment of their data or personal information, or who wish to review their data, should contact the following:

Steven Noble, Privacy Officer
PMA International
3000 Picture Place
Jackson, Michigan 49201
517.788.8100
Privacy@pmai.org

We reserve the right to change this Privacy Statement. Individuals are bound by any revisions, and may wish to visit this web page periodically to review the most recent Privacy Statement.