

CHAPMAN INSURANCE ASSOCIATES, INC.

Website Privacy Policy

Your privacy is very important to us. At Chapman Insurance Associates, Inc. (herein known as CIAI) we have a few fundamental principles that we follow:

- We don't ask you for personal information unless we truly need it. (We can't stand services that ask you for things like your gender or income level for no apparent reason.)
- We don't share your personal information with anyone except to comply with the law, develop our products, or protect our rights.
- We don't store personal information on our servers unless required for the on-going operation of our site.

CIAI operates chapmaninsurance.net and ecombed.com, It is CIAI's policy to respect your privacy regarding any information we may collect while operating our websites.

Website Visitors

Like most website operators, CIAI collects non-personally-identifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each visitor request. CIAI's purpose in collecting non-personally identifying information is to better understand how CIAI's visitors use its website. From time to time, CIAI may release non-personally-identifying information in the aggregate, e.g., by publishing a report on trends in the usage of its website.

CIAI also collects potentially personally-identifying information like Internet Protocol (IP) addresses for logged in users and for users leaving comments on our blogs. CIAI only discloses logged in user and commenter IP addresses under the same circumstances that it uses and discloses personally-identifying information as described below, except that blog commenter IP addresses are visible and disclosed to the administrators of the blog where the comment was left.

Gathering of Personally-Identifying Information

Certain visitors to CIAI's websites choose to interact with CIAI in ways that require CIAI to gather personally-identifying information. The amount and type of information that CIAI gathers depends on the nature of the interaction. For example, we ask visitors who comment on our blog to provide a username and email address. Those who wish to receive CIAI updates via email, we collect their emails. In each case, CIAI collects such information only insofar as is necessary or appropriate to fulfill the purpose of the visitor's interaction with CIAI. CIAI does not disclose personally-identifying information other than as described below. And visitors can always refuse to supply personally-identifying information with the caveat that it may prevent them from engaging in certain website-related activities.

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Aggregated Statistics

CIAI may collect statistics about the behavior of visitors to its websites. For instance, CIAI may monitor the most popular pages on the chapmainsurance.net site or use spam screened by the Akismet service to help identify spam. CIAI may display this information publicly or provide it to others. However, CIAI does not disclose personally-identifying information other than as described below.

Protection of Certain Personally-Identifying Information

CIAI discloses potentially personally-identifying and personally-identifying information only to those of its employees, contractors and affiliated organizations that (i) need to know that information in order to process it on CIAI's behalf or to provide services available at CIAI's websites, and (ii) that have agreed not to disclose it to others. Some of those employees, contractors and affiliated organizations may be located outside of your home country; by using CIAI's websites, you consent to the transfer of such information to them. CIAI will not rent or sell potentially personally-identifying and personally-identifying information to anyone. Other than to its employees, contractors and affiliated organizations, as described above, CIAI discloses potentially personally-identifying and personally-identifying information only in response to a subpoena, court order or other governmental request, or when CIAI believes in good faith that disclosure is reasonably necessary to protect the property or rights of CIAI, third parties or the public at large. If you are a registered user of an CIAI website and have supplied your email address, CIAI may occasionally send you an email to tell you about new features, solicit your feedback, or just keep you up to date with what's going on with CIAI and our products. We primarily use our various product blogs to communicate this type of information, so we expect to keep this type of email to a minimum. If you send us a request (for example via a support email or via one of our feedback mechanisms), we reserve the right to publish it in order to help us clarify or respond to your request or to help us support other users. CIAI takes all measures reasonably necessary to protect against the unauthorized access, use, alteration or destruction of potentially personally-identifying and personally-identifying information.

Cookies

A cookie is a string of information that a website stores on a visitor's computer, and that the visitor's browser provides to the website each time the visitor returns. CIAI uses cookies to help CIAI identify and track visitors, their usage of CIAI website, and their website access preferences. CIAI visitors who do not wish to have cookies placed on their computers should set

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their browsers to refuse cookies before using CIAI's websites, with the drawback that certain features of CIAI's websites may not function properly without the aid of cookies.

Business Transfers

If CIAI, or substantially all of its assets were acquired, or in the unlikely event that CIAI goes out of business or enters bankruptcy, user information would be one of the assets that is transferred or acquired by a third party. You acknowledge that such transfers may occur, and that any acquirer of CIAI may continue to use your personal information as set forth in this policy.

Ads

Ads appearing on any of our websites may be delivered to users by advertising partners, who may set cookies. These cookies allow the ad server to recognize your computer each time they send you an online advertisement to compile information about you or others who use your computer. This information allows ad networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you. This Privacy Policy covers the use of cookies by CIAI and does not cover the use of cookies by any advertisers.

Comments

Comments and other content submitted to Akismet anti-spam service are not saved on our servers unless they were marked as false positives, in which case we store them long enough to use them to improve the service to avoid future false positives.

Privacy Policy Changes

Although most changes are likely to be minor, CIAI may change its Privacy Policy from time to time, and in CIAI's sole discretion. CIAI encourages visitors to frequently check this page for any changes to its Privacy Policy. Your continued use of this site after any change in this Privacy Policy will constitute your acceptance of such change.

Terms of Service-Website

Effective Date: 12/1/2025

1. Acceptance of Terms

By accessing and using <https://www.chapmaninsurance.net> (“we,” “our,” or “us”), you agree to comply with these Terms and Conditions. If you do not agree, please do not use our website.

2. Use of Our Website

You agree to use our website only for lawful purposes and in a way that does not infringe the rights of others or restrict their use and enjoyment.

3. Intellectual Property

All content, trademarks, and materials on this site are owned by or licensed to us. You may not reproduce, distribute, or create derivative works without our written permission.

4. User-Generated Content

If you submit content to our site, you grant us a non-exclusive, royalty-free, worldwide license to use, display, and distribute it. You are responsible for ensuring your content does not violate any laws or rights.

5. Disclaimers

Our website is provided “as is” without warranties of any kind. We do not guarantee uninterrupted or error-free service.

6. Limitation of Liability

We are not liable for any damages arising from your use of our website, to the fullest extent permitted by law.

SMS Messaging Terms and Conditions Effective 12/1/2025

We are not liable for any damages arising from your use of our website, to the fullest extent permitted by law.

- Messaging frequency may vary.
- Message and data rates may apply.
- To opt out at any time, text STOP.
- For assistance, text HELP or visit our website.

Visit <https://chapmaninsurance.net/wp-content/uploads/2017/03/Privacy-Policy-2017-WEBSITE.pdf> for privacy policy and terms of service.

By opting into SMS from a web form or other medium, you are agreeing to receive SMS messages from Chapman Insurance. This includes SMS messages for conversations (external), conversations (between employees). Message frequency varies. Message and data rates may apply. See privacy policy at <https://chapmaninsurance.net/wp-content/uploads/2017/03/Privacy-Policy-2017-WEBSITE.pdf>. Message HELP for help. Reply STOP to any message to opt out.