

## **Open Heart Living LLC Privacy Policy**

This website is owned and operated by “Open Heart Living LLC.” By using this site, you agree to be bound by the Company’s Terms and Conditions of Use and Service to use the site in accordance with these Terms of Use and Conditions and Service, Privacy Policy, and Refund Policy.

You may access, download, copy and print the content available on this website for personal, non-commercial use provided you do not modify or delete any copyright, trademark or other proprietary notices that appear in the content.

This privacy policy has been compiled to better serve those who are concerned with how their ‘Personally Identifiable Information’ (PII) is being used online. PII, as described 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 context. Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personally Identifiable Information in accordance with our website.

### **Consent**

By using our website, you hereby consent to our Privacy Policy and agree to its Terms and Conditions.

### **Online Privacy Policy Only**

This Privacy Policy applies only to our online activities and is valid for visitors to our website with regards to the information that they shared and/or collect in this website. This policy is not applicable to any information collected offline or via channels other than this website.

### **What personal information do we collect from the people that visit our blog, website or app?**

When ordering or registering on our site, as appropriate, you may be asked to enter your name, email address, mailing address, phone number, credit card information, credentials/title or other details to help you with your experience.

### **When do we collect information?**

#### **We may collect the following types of information:**

- Personal Information: Name, email address, phone number, mailing address, job title, and company name.

- Payment information: Billing address, payment method, and transaction history (processed securely via third-party providers).
- Technical Data: IP address, browser type, device identifiers, operating system, and usage data from our website or learning platforms.
- Communication Data: Emails, support requests, and survey responses.

## **How do we use your information?**

We may use the information we collect from you when you register, make a purchase, sign up for our newsletter, respond to a survey or marketing communication, surf the web, us use certain other site features in the following ways:

- To personalize your experience and to allow us to deliver the type of content and product offerings in which you are most interested.
- To improve our website in order to better serve you.
- To allow us to better service you in responding to your customer service requests.
- To administer a promotion, survey or other site features.
- To quickly process your transactions.
- To ask for ratings and reviews of services.
- To follow up with them after correspondence (live Chat, email or phone inquiries)
- To manage and provide payment platforms through service providers such as payment processors.
- To match purchasers and card holders to users requesting services. Users are matched based on rewards spread, availability, credit allotted, and other factors.
- To resolve disputes, collect fees, and troubleshoot problems.
- To customize, personalize, measure, and improve our content, layout and overall services.
- To contact you for administrative purposes such as customer service to provide support. This includes but is not limited to:
  - Directing questions to the appropriate customer support person
  - Informing users of changes to our terms, services, or policies; or sending other communications that aren't for the purpose of marketing the services or products of Open Heart Living LLC Monitoring and improving our support responses and processes;
  - To address intellectual property, right of privacy or defamation issues related to content you have posted or created using our Services;

- To perform internal operations necessary to provide our services, including troubleshoot software bugs and operational problems; to conduct data analysis, testing, and research; and to monitor and analyze usage and activity trends;
- To screen or identify purchasers or cardholders before enabling their use of our services and at subsequent intervals, including through reviews of credit availability, where permitted by law, to help prevent use of our services by unfit parties;
- To investigate or address claims or disputes relating to the use of these services, or as otherwise allowed by applicable law, or as requested by regulators, government entities, and official inquiries.
- To use profile, usage, and other data from user devices in order to help, prevent, detect, or combat identify theft or fraudulent activity.
- To deactivate users who are identified as having engaged in fraud or activities that may otherwise harm their users, and others.
- To provide you with the additional services that you request by connecting to a non-affiliated third parties;
- To send you promotional materials, offers, and/or messages related to the Services and the activities of third parties. Generally, you can opt out of receiving promotional, survey, news, platform updates, and event related communications, through links provided in the messages, by updating your account preferences through the Services, or by contacting us directly at [PRIVACY EMAIL].

## **How do we protect your information?**

Our website(s) are scanned on a regular basis for security holes and known vulnerabilities in order to make your visit to our site(s) as safe a possible. We use regular Malware Scanning.

Your personal information is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems and are required to keep the information confidential. In addition, all sensitive/credit information you supply is encrypted via Secure Socket Layer (SSL) technology

We implement a variety of security measures when a user places an order enters, submits, or accesses their information to maintain the safety of your personal information.

All transactions are processed through a gateway provider and are not stored or processed on our servers.

## Do we use 'cookies'?

Yes. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the site's or service provider's systems to recognize your browser and capture and remember certain information. For instance, we use cookies to help us remember and process the items in your shopping cart. They are also used to help us understand your preferences based on previous or current site activity, which enables us to provide you with improved services. We also use cookies to help us compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

We use cookies to:

- Help remember and process the items in the shopping cart.
- Understand and save user's preferences for future visits.
- Compile aggregate data about site traffic and site interactions in order to offer better site experiences and tools in the future. We may also use trusted third-party services that track this information on our behalf.

You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser settings. Since browser is a little different, look at your browser's Help Menu to learn the correct way to modify your cookies.

## COPPA (Children Online Privacy Protection Act)

### Children's Information

Another part of our priority is adding protection for children while using the internet. We encourage parents and guardians to observe, participate in, and/or monitor and guide their online activity.

Open Heart Living LLC does not knowingly collect any Personal Identifiable Information from children under the age of 13. If we learn at any time that we have been providing services to or have collected the information of a child under the age of 13 then we will immediately destroy this personal information unless we are legally obligated to retain such data. Please email us at [PRIVACY EMAIL] if you believe that we have unintentionally provided services to or collected the information about a child under the age of 13.

If you think that your child provided this kind of information on our website, we strongly encourage you to contact us immediately and we will do our best to promptly remove such information from our records.

Children between the ages of 13 and 18 years of age must receive permission from a parent or legal guardian to access this website.

## **Fair Information Practices**

The Fair Information Practices Principles form the backbone of privacy law in the United States and the concepts they include have played a significant role in the development of data protection laws around the globe. Understanding the Fair Information Practice Principles and how they should be implemented is critical to comply with the various privacy laws that protect personal information.

**In order to be in line with Fair Information Practices we will take the following responsive action, should a data breach occur:**

**We will notify you via email within 7 business days**

We also agree to the Individual Redress Principle which requires that individuals have the right to legally pursue enforceable rights against data collectors and processors who fail to adhere to the law. This principle requires not only that individuals have enforceable rights against data users, but also that individuals have recourse to courts or government agencies to investigate and/or prosecute non-compliance by data processors.

## **California Consumer Privacy Act (CCPA) Notice**

In this notice, we are addressing specific disclosure requirements under the California Consumer Privacy Act of 2018 for California residents. This notice applies only to "personal information" that is subject to that law and applies to all California residents who visit our Sites or use the Services. California residents have rights to request access to certain personal information collected about them over the past 12 months, or deletion of their personal information, subject to certain exceptions, and may not be discriminated against because they exercise any of their rights under the California Consumer Privacy Act. We may require you to provide additional personal information to verify your identity before we process your request; we may not process your request if we are unable to verify your identity.

We collect, use and share personal information regarding California residents as described in this notice.

## EEA RESIDENT RIGHTS

If you are a resident of the European Economic Area, you have the following data protection rights:

- If you wish to access, correct, update or request deletion of your personal information, you can do so at any time by contacting us using the contact details provided under the "How to contact us".
- In addition, you can object to processing of your personal information, ask us to restrict processing of your personal information or request portability of your personal information. Again, you can exercise these rights by contacting us using the contact details provided under the "How to contact us."
- You have the right to opt-out of marketing communications we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing emails we send you. Registered users can manage their account settings and email marketing preferences as described in the "Choices Regarding Your Personal Information" section below. If you are an unregistered user, or to opt-out of other forms of marketing (such as postal marketing or telemarketing), you may contact us using the contact details provided under the "How to contact us."
- Similarly, if we have collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the right to complain to a data protection authority about our collection and use of your personal information. For more information, please contact your local data protection authority. We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws. We will respond to all requests within a reasonable timeframe. Notwithstanding the foregoing, we reserve the right to keep any information in our archives that we deem necessary to comply with our legal obligations, resolve disputes and enforce our agreements.

## Canadian Anti-Spam Law (CASL)

CASL applies to commercial electronic messages (CEMs) of all types (i.e., email, texts, sound, voice or image messages) meant to encourage participation in a commercial activity (e.g., offer to purchase a product, advertise or promote a product). Its key feature requires organizations that send CEMs within, from, or to Canada to receive consent from the consumer before sending messages. Consent can be obtained either explicitly or implicitly. Examples of explicit consent include but are not limited to signing up for our mailing list online, entering sweepstakes and contests, and information requests made via one of our online services. Implied consent stems from

either the purchase of a product or inquiry about a product; implied consent is considered valid for 24 months following the purchase of a product, and 6 months following an inquiry about a product.

If you are on our commercial electronic messages mailing list, you may unsubscribe from it at any time. Unsubscribe instructions are included with each of our emails. You may also visit our online email page and unsubscribe. If you choose to unsubscribe, your address will be removed in no more than 10 business days. Please allow 5 days for us to remove your email address from any future mailings. Please note that should you order from us in the future, you will still receive order and shipping confirmations from us via email below.

**If at any time you would like to unsubscribe from receiving future emails, you can:**

- Follow the instructions at the bottom of each email and we will promptly remove you from ALL correspondence.

### **Contacting Us**

If there are any questions regarding this privacy policy, you may contact us using the information below.

[openheartlivingam@gmail.com](mailto:openheartlivingam@gmail.com)