

PRIVACY POLICY

Effective Date: July 02, 2014

To review material changes and their effective dates to this Privacy Policy, scroll to the bottom of the page.

SunTopaz, LLC owns and operates this www.suntopaz.com , <http://carolchapmanlive.com>, www.carolechapman.com, <http://yucatanpeninsulatravel.com>, www.inspirationalquoteswallpaper.com, and www.carolchapmangifts.com website. All references to "we", "us", this "website" or this "site" shall be construed to mean SunTopaz. We understand that visitors to these websites are concerned about the privacy of information. The following describes our privacy policy regarding information, including Personal Information (defined below), that we collect through this website. By using this website you are accepting the practices described in this Privacy Policy.

HOW WE MODIFY THIS PRIVACY POLICY

We reserve the right to modify this Privacy Policy at any time, and without prior notice, by posting an amended Privacy Policy that is always accessible by clicking on the "Privacy Policy" link on this site's home page. Your continued use of this site indicates your acceptance of the amended Privacy Policy.

You should check the Privacy Policy through this link periodically for modifications by scrolling down to the bottom of the Privacy Policy for a listing of material modifications and their effective dates.

Regarding Personal Information (defined below), if any modifications are materially less restrictive on our use or disclosure of the Personal-Covered Information previously disclosed by you, we will post a notice in the amendments of this Privacy Policy.

THE TYPES OF INFORMATION WE COLLECT

Personal Information. We collect information from you that is protected for purposes of privacy and data security ("Personal Information"). Personal Information that we collect may vary with each separate purpose for which you provide it, and it may include one or more of the following categories: name, email address, phone number, screen name, website address, and cookies.

Non-Personal Information. We reserve the right to collect anonymous information such as your browser type, the URL of the previous website you visited, your computer's operating system and Internet protocol (IP) Address, Internet domain and host name, your Internet Service provider, your clickstream data, and the dates and times that you may access this site and specific pages ("Non-Personal Information"). Non-Personal Information is essentially anonymous when collected; however, it's possible that Non-Personal Information could be used to identify you.

HOW AND WHEN WE COLLECT INFORMATION

Personal Information. We collect Personal Information at the time you provide it to us. We collect Personal Information through sign-up forms and as part of your registration for an account, product, or service from this website. Personal Information that we collect may vary with each sign-up or registration.

Your Communications With Us. We collect Personal Information that we receive from you as you communicate with us.

Passive and Analytical Information. We reserve the right to monitor your use of this site. As you navigate through this site, Non-Personal Information may be passively collected (that is, gathered without your actively providing the information) using various analytics and reporting technologies, such as cookies and web beacons.

HOW WE USE YOUR INFORMATION

We use your Personal Information for the performance of the services or transaction for which it was given, our private, internal reporting for this site, and security assessments for this site.

We may use your Personal Information to send you emails and/or pre-recorded phone messages.

We reserve the right to make full use of Non-Personal Information. For example, we may use Non-Personal Information to provide better service to site visitors, customize the site based on your preferences, compile and analyze statistics and trends about the use of this site, and otherwise administer and improve this site for your use.

INFORMATION SHARING AND DISCLOSURE

General Disclosure Policy. Our general policy is that we will not share, sell, rent, or provide access to your Personal Information to others. The only exceptions to this general policy: (i) are described in the subsections below, and (ii) if you explicitly approve through our site. We reserve the right to disclose Non-Personal Information without restriction.

Disclosure to Affiliated Entities. We reserve the right to provide your Personal Information and Non-Personal Information to any affiliated entities we may have, including our subsidiaries. Affiliated entities are entities that we legally control (by voting rights) or that control us.

Disclosure to Service Providers for Website Operations. We reserve the right to provide access to your Personal Information and Non-Personal Information to our trusted service providers that assist us with the operation and maintenance of this site. For example, we may contract with third parties to process payments, host our servers, provide security, and provide production, fulfillment, optimization, analytics, and reporting services. Our service providers will be given access to your information only as is reasonably necessary to provide the services for which they are contracted.

Disclosure to Successors. If we sell or otherwise transfer part or all of our business or assets to another organization, such as in the course of an acquisition, merger, bankruptcy or liquidation, we may transfer your Personal Information and Non-Personal Information. In such an event, we will require the buyer or transferee to agree to our commitments provided in this Privacy Policy.

Disclosure Incident to Legal Process, Enforcement and Security Notice. We reserve the right to disclose your Personal Information and Non-Personal Information if we have a good faith belief that access, use, preservation or disclosure of such information is reasonably necessary (i) to satisfy any applicable law, regulation, legal process or enforceable governmental request (such as for example, to comply with a subpoena or court order), (ii) to detect, prevent, and address fraud or other illegal activity, and (iii) to investigate, respond to, or enforce violations of our rights or the security of this site. If we believe that the security of your Personal Information may have been compromised, we may notify you of the relevant facts as promptly as possible under the circumstances, and if you have provided us your email address, we may notify you by email. You consent to our use of your email address for this purpose.

Your California Privacy Rights. As described above, from time to time, we make your Personal Information available to third parties. If you do not want us to share your Personal Information with other companies or organizations, you may request to opt-out of this information sharing by making a request at the following email address: Carol Chapman, carolchapman@suntopaz.com. This notice is

designed to comply with California's "Shine the Light" law, but the opt-out option is available to all of our users.

Third-Party Advertising Partners. We reserve the right to share Non-Personal Information with third party advertising partners with which we have relationships. We will display behavioral ads which will be targeted to your specific interests based on your browsing history on this site or activities on other websites. These third party ad servers or ad networks may also use cookies to track your activities on this site to measure advertisement effectiveness and other reasons that will be provided in their own privacy policies, and we have no access or control over these cookies that may be used by third party advertisers. We may participate in Google's AdSense program, which uses DART cookies to enable serving their behavioral ads. To opt out of the DART cookies you may visit the Google ad and content network privacy policy at the following url: http://www.google.com/privacy_ads.html Tracking of users through the DART cookie mechanisms are subject to Google's own privacy policies. We may also display contextual ads which will be based solely on the context of this site, and will not be targeted based on your browsing history on this site or activities on other websites. Any information that you provide in the process of registration or purchase will be transferred to these sites. We have no responsibility or liability for the policies and practices of these sites. You should review any privacy policies posted on any of these sites before providing information to them.

SPECIFIC INFORMATION ABOUT COOKIES AND WEB BEACONS

In order to provide better service for our site, we may use Cookies and Web Beacons to collect Non-Personal Information to store your preferences and information about what pages you visit and past activity at our site. We may also employ Web Beacons from third parties in order to help us compile aggregated statistics regarding the effectiveness of our promotional campaigns or other operations of our site.

"Cookies" are tiny pieces of information stored by your browser on your computer's hard drive. Cookies are also used to customize content based on your browser. Most browsers are initially set to accept cookies. If you want to disable cookies, there is a simple procedure in most browsers that allows you to turn off cookies. Please remember, however, that cookies may be required to allow you to use certain features of our site. We reserve the right to use third party web analytics services that use third party cookies (cookies passed by them, not by us) to collect Non-Personal Information about your use of this site. These web analytics services may also transfer this information to third parties where required to do so by law, or where such third parties process the information on the service's behalf.

Web Beacons - sometimes called single-pixel gifs or clear gifs - are used to assist in delivering cookies, and they allow us to count users who have visited pages of our site. We may include Web Beacons in

promotional e-mail messages or our newsletters in order to determine whether messages have been opened and acted upon.

DO NOT TRACK REQUESTS

We do not respond to “Do Not Track” signals at this time.

DATA SECURITY

We will implement reasonable and appropriate security procedures consistent with prevailing industry standards to protect data from unauthorized access by physical and electronic intrusion. Unfortunately, no data transmission over the Internet or method of data storage can be guaranteed 100% secure. Therefore, while we strive to protect your Personal Information by following generally accepted industry standards, we cannot ensure or warrant the absolute security of any information you transmit to us or archive at this site.

ONWARD TRANSFER OUTSIDE YOUR COUNTRY OF RESIDENCE

Any Personal Information which we may collect on this site will be stored and processed in our servers located only in the United States. By using this site, if you reside outside the United States, you consent to the transfer of Personal Information outside your country of residence to the United States.

UPDATING PERSONAL INFORMATION

Upon request, we will permit you to request or make changes or updates to your Personal Information for legitimate purposes. We request identification prior to approving such requests. We reserve the right to decline any requests that are unreasonably repetitive or systematic, require unreasonable time or effort of our technical or administrative personnel, or undermine the privacy rights of others. We reserve the right to permit you to access your Personal Information in any account you establish with this site for purposes of making your own changes or updates, and in such case, instructions for making such changes or updates will be provided where necessary.

EMAIL MESSAGES; OPT-OUT

If you supply us with your e-mail address you may receive periodic messages from us with information specific to the site and required for the normal functioning of the site as well as for new products or services or upcoming events or offers from us. If you prefer not to receive these periodic email messages, you may opt-out by following the instructions in the email. Some of these emails from us may contain promotional offers on behalf of third party marketing partners which we select; however, in these instances, we do NOT share your Personal Information with the third party marketing partner for purposes of the mailing; we do the mailing for them. However, if you do click on any of the links to their websites or accept any of these promotional offers, your click-through information and any information that you provide in the process of registration or purchase will be transferred to these sites. We have no responsibility or liability for the policies and practices of these sites. You should be careful to review any privacy policies posted on any of these sites before providing information to them.

LINKS TO OTHER SITES

This site may contain links to other websites with whom we have a business relationship. These links may include online advertisements that we deem to be appropriate. If you do click on any of the links to their websites or accept any of their promotional offers, your click-through information and any information that you provide in the process of registration or purchase will be transferred to these sites. We have no responsibility or liability for the policies and practices of these sites. You should be careful to review any privacy policies posted on any of these sites before providing information to them.

CHILDREN'S ONLINE POLICY

We are committed to preserving online privacy for all of its website visitors, including children. This site is a general audience site. Consistent with the Children's Online Privacy Protection Act (COPPA), we will not knowingly collect any information from, or sell to, children under the age of 13. If you are a parent or guardian who has discovered that your child under the age of 13 has submitted his or her personally identifiable information without your permission or consent, we will remove the information from our active list, at your request. To request the removal of your child's information, please contact our site as provided below under "Contact Us", and be sure to include in your message the same login information that your child submitted.

CONTACT US

If you have any questions regarding this Privacy Policy, please contact the owner and operator of this website business at:

SunTopaz, LLC
Attn: Privacy Policy Officer
P.O. Box 123
Foster, VA, 23056
Email: Carol Chapman, carolchapman@suntopaz.com
Telephone: 757-810-5347

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Material Modifications since July 02, 2014: none.