

Privacy Policy

Last Updated:

December 16, 2021

This Privacy Policy sets out how Jacqueline Dowling uses and protects any information that you (referred to as “**Customer**”, “**you**”, or “**your**”) provide when accessing, browsing, registering, or using the website, <https://www.jacqdowling.com> (the “**Website**”).

Jacqueline Dowling is committed to ensuring that your privacy is protected. You can be assured that any personal identifying information (referred to as “**Personal Information**” as defined below) you provide when using the Website will only be used in accordance with this Privacy Policy. This Privacy Policy describes the type of information Jacqueline Dowling may collect from you or that you may provide when using the Website, as well as Jacqueline Dowling’s practices for collecting, using, keeping, protecting, and/or disclosing any Personal Information.

What Personal Information is collected?

When browsing, engaging with, or otherwise accessing the Website; contacting Jacqueline Dowling; or using any services listed on the Website (the “**Services**”), you may be asked to enter or disclose various types of Personal Information, which may include, but is not limited to:

- **Contact Information and Account Registration:** name, email, postal address, telephone number, business contact information, or any other similar information you may provide.
- **Identification and Demographics:** date of birth, gender, interests, lifestyle information, photos, social media credentials, contacts, or referrals you provide.
- **Transactional:** direct deposit information, payment information, billing address, and registration information.
- **User Content:** photos, videos, reviews, and other information you may submit, such as comments on the Website, other online forums, and social media platforms.
- **Research and Feedback:** reviews and comments that you send through the Website and social media platforms; by email, over the phone, by mail, or in surveys.
- **Device Information and Identifiers:** IP addresses, cookie IDs, browser types and language, operating systems, platform type, and device type.
- **Connection and Usage:** domain names; browsing activity, scrolling and keystroke activity, advertisements viewed, forms or fields you complete or partially complete, search terms, whether you open an email, content you view and duration, quality of the service, and interaction with the content, logs, and other similar information. If these events occur while you are offline, they may be logged and uploaded when you next connect.
- **Geolocation:** city, state, and ZIP code associated with your IP address or derived through Wi-Fi triangulation. Your permission will be sought before using your precise location from GPS-based functionality on your mobile devices.
- **Social Media Information:** if you interact through a third party platform, or social media website, or register for the Website using your social media credentials, depending on your social media settings, there may be access to your information from that social network such as your name, email address, friend, location, birthday, social networking ID, current city, your comments about the Services, and the people and other websites you follow. list, photo, age, gender.

- **Additional Information:** any additional information you provide either directly through the Website, support requests, interaction through social media accounts, or any other communication with Jacqueline Dowling.

When is Personal Information collected?

Generally, you are not under any statutory or contractual obligation to provide any Personal Information; however, certain Personal Information may be automatically collected to provide the Services on the Website.

Personal Information is collected from you when you browse or use the Website; contact Jacqueline Dowling; or otherwise enter any information on the Website.

How do you get my consent?

When you provide any Personal Information on the Website, verify, or change your transactional details, comment on a forum, or anything of the like, you are automatically consenting to Jacqueline Dowling collecting, storing, and using that information for your benefit, to improve offerings, and your experience.

If your Personal Information is requested for any other reasons, your express consent will be requested, or you will be provided with an opportunity to say no or otherwise decline by reaching out to the contact information provided below.

How do I withdraw my consent?

If you change your mind, you may withdraw your consent for the continued collection, use, or disclosure of your Personal Information at any time by contacting Jacqueline Dowling directly. Jacqueline Dowling reserves the right to retain any information previously collected for the purposes of resolving any disputes, as well as for obtaining and/or analyzing aggregated data analytics.

How is your Personal Information used?

Your Personal Information may be used in any of the following ways:

- To personalize your experience on the Website.
- To maintain and improve the Website in order to better serve you and provide a more seamless experience across all devices.
- To allow Jacqueline Dowling to better service you in responding to your service requests or other queries.
- To communicate with you and send periodic e-mails regarding updates on additional Services as they become available.
- To display any content you generate, such as video, audio and comments.
- To comply with all applicable laws, regulations, and ethical business conduct.
- To investigate and help prevent security issues, abuse, or violations.

How is your Personal Information protected?

Jacqueline Dowling takes the security of your Personal Information very seriously. Jacqueline Dowling may implement a variety of security measures when you use Jacqueline Dowling's Services; or otherwise enter, submit, or input your Personal Information. Your Personal Information is accessible only to a limited number of persons who have the authority to access it.

Do is Personal Information collected from minors?

Jacqueline Dowling does not want to, and does not knowingly, collect any data from individuals under the age of 18. If any such data is collected without the supervision of a parent or legal guardian, all reasonable measures to delete such Personal Information will be taken and will not be used for any purposes. If you become aware of any Personal Information that has been collected from a child under the age of 18 without the supervision of a parent or legal guardian, please contact Jacqueline Dowling immediately.

How do I opt out, remove, or modify any Personal Information I have provided?

You can request to have your Personal Information removed by contacting Jacqueline Dowling directly.

Acceptance of Terms

Through the use of the Website, you are hereby accepting this Privacy Policy and each of the terms and conditions stipulated herein. If you are not in agreement with this Privacy Policy, you should refrain from any further use of the Website.

Your continued use of the Website, following the posting of any updates or changes to this Privacy Policy, shall indicate that you are in agreement and acceptance of such changes.

Limitation of Liability

Under no circumstances will you hold Jacqueline Dowling liable for consequential, indirect, incidental, special, exemplary, punitive, or enhanced damages, that are caused or alleged to be caused in connection with your use of the Website.

Are 'cookies' used?

Yes. Other service providers, advertisers, and third parties use cookies and similar technologies (e.g., HTTP cookies, HTML 5, flash local storage cookies, web beacons, GIFs, embedded scripts, ETags/cache browsers, and software development kits) to recognize you on, off, and across your devices. Cookies are small files that Jacqueline Dowling's service provider transfers to your computer's hard drive through your web browser (if you allow) and/or your device that enables Jacqueline Dowling or a service provider's systems to recognize your browser or device to capture and remember certain information. They are also used to help Jacqueline Dowling understand your preferences based on previous or current Website activity, which enables Jacqueline Dowling to provide you with improved Services. Jacqueline Dowling also use cookies to help compile aggregate data about Website traffic and interaction so that you have better experiences and services in the future.

Jacqueline Dowling and its third party partners and vendors may use Tracking Technologies, such as cookies, pixels, and web beacons and collect and store information about you when you use or interact with Jacqueline Dowling's Services, marketing communications, advertising content and/or third party websites, in order to provide you with targeted advertising based on your browsing activities and interests. These third parties automatically receive your IP address or mobile device identifier when you access the Services or third party websites. They may also use Tracking Technologies to measure the effectiveness of advertisements, to personalize the advertising content, and to serve you advertisements that are relevant

to your regional location. Information may also be collected using third party cookies and beacons on the Services and in emails to deliver advertising about Services when you visit third party websites.

You can opt-out of targeted advertising by visiting the following pages:

- FACEBOOK - <https://www.facebook.com/settings/?tab=ads>
- GOOGLE - <https://www.google.com/settings/ads/anonymous>

Cookies are used to:

- Understand and save your preferences for future visits.
- Compile aggregate data about traffic and interactions in order to offer better experiences and Services in the future. There may be trusted third-party service providers that track this information.

You can choose to have your computer or device warn you each time a cookie is being sent, or you can choose to turn off all cookies. You can do this through your browser or device settings.

If you disable cookies, some features on the Website may be disabled. Disabling cookies may also affect your experience by decreasing the Website's efficiency or causing some Services to not function properly.

How is Personal Information shared or disclosed?

Jacqueline Dowling may share and disclose Personal Information. Jacqueline Dowling may disclose Personal Information for the following reasons:

- **Customer Instructions:** You can determine your own policy for the sharing and disclosure of your Personal Information and Jacqueline Dowling does not control how you choose to share or disclose your Personal Information. Jacqueline Dowling will share and disclose your Personal Information in accordance with your instructions and in compliance with applicable law.
- **Compliance with Applicable Law:** Your Personal Information may be released under certain circumstances release is appropriate to comply with the law, enforce policies, and/or protect all rights, property, safety, or if there is a reasonable belief that disclosure is in accordance with or required by any applicable law, regulation, or legal process.
- **To Enforce Rights, Prevent Fraud, and For Safety:** To protect and defend the rights, property, or safety of Jacqueline Dowling or third parties, including enforcing contracts or policies, or in connection with investigating and preventing fraud or security issues.
- **Third Party and other disclosures of your Personal Information:** Your non-Personal Information may be shared with related third party Platforms, companies, advertisers, partners, social networks, service providers, research and management companies, search engines, law enforcement, hosting partners, and other parties who assist Jacqueline Dowling in operating the Website, conducting business, or otherwise servicing you. However, you will receive notice before your Personal Information is transferred and becomes subject to a different privacy policy.

- **With Consent:** Jacqueline Dowling may share Personal Information with third parties when there is consent to do so.
- **During a Change to Jacqueline Dowling’s Business:** If Jacqueline Dowling engages in a merger, acquisition, bankruptcy, dissolution, reorganization, sale of some or all of Jacqueline Dowling’s assets or stock, financing, public offering of securities, acquisition of all or a portion of the business, a similar transaction or proceeding, or steps in contemplation of such activities, some or all of your Personal Information may be shared or transferred, subject to standard confidentiality arrangements.

Retention of your Personal Information

Your Personal Information will be retained only for as long as is necessary for the purposes set out in this Privacy Policy. Your Personal Information will be retained to the extent necessary to comply with Jacqueline Dowling’s legal obligations (for example, if Jacqueline Dowling is required to retain your data to comply with applicable laws), resolve disputes, complete audits, and/or enforce legal agreements and policies.

Third Party Links

Occasionally, there may be third party advertisements or services on the Website. These third parties have separate and independent privacy policies. Therefore, Jacqueline Dowling has no responsibility or liability for the content and activities of these third parties. Nonetheless, she seeks to protect the integrity of the Website and welcome any feedback about these other third-party links.

Behavioral Advertising

As described above, your Personal Information may be used to provide you with targeted advertisements or marketing communications that may be of interest to you. For more information about how targeted advertising works, you can visit the Network Advertising Initiative’s (“NAI”) educational page at <http://www.networkadvertising.org/understanding-online-advertising/how-does-it-work>.

International Transfers

Jacqueline Dowling is headquartered in the United States; however, your information may be transferred to service providers and other third parties located outside of your country of residence, including in the United States. This may be necessary to provide Services and for the purposes outlined in this Privacy Policy. Data privacy laws vary from country to country and may not be equivalent to, or as protective as, the laws in your home country. There are steps to ensure that reasonable safeguards are in place with aim to ensure an appropriate level of protection for your Personal Information, in accordance with applicable law. These measures include data transfer agreements. By providing Jacqueline Dowling with your Personal Information, you acknowledge any such transfer, storage or use.

State Specific Data Policies

Calif. Bus. & Prof. Code §§ 22580-22582; Calif. Bus. & Prof. Code §§ 22580-22582; and Del. Code § 1204C

Jacqueline Dowling shall not market or advertise any products or Services based on the Personal Information provided that is specific to any minor, nor shall she knowingly use, disclose, compile, or allow a third party to do so. Under California's Privacy Rights for California Minors in the Digital World Act, any minor may request and obtain removal of Personal Information posted on the Website.

Special Notice For California Residents

Your California Privacy Rights. California residents are entitled once a year, free of charge, to request and obtain information regarding the disclosure, if any, of certain categories of Personal Information to third parties for their direct marketing purposes in the preceding calendar year. To obtain this information, please send an email using the contact information provided below.

California Consumer Privacy Act (CCPA)

The California Consumer Privacy Act (“CCPA”) provides California residents with rights to receive certain disclosures regarding the collection, use, and sharing of Personal Information, as well as the right to know/access, delete, and limit sharing of Personal Information. The CCPA defines “**Personal Information**” to mean “information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.

“Do Not Sell My Personal Information” (California Residents only)

California residents may opt out of the “sale” of their Personal Information. California law broadly defines “sale” in a way that may include allowing third parties to receive certain information such as cookies, IP address and/or browsing behavior to add to a profile about your device, browser, or you.

Depending on how you use the Website, the following categories of information may be shared for such advertising which may be considered a sale (as defined by California law):

- Identification and demographics; device information and identifiers, such as IP address, and unique advertising identifiers and cookies; connection and usage information, such as browsing history; geolocation information, such as city; and inference data.

If you would like to opt out of the use of your Personal Information for such purposes (to the extent this is considered a sale), you may do so as by contacting Jacqueline Dowling directly.

Third Parties’ List – Shine the Light (California Residents Only)

California residents can also request a list of all the third parties to which have disclosed certain Personal Information (as defined by California’s Shine the Light law) during the preceding year for those third parties’ direct marketing purposes. You will need to attest to the fact that you are a California resident. There will be no requests accepted by telephone, email, or facsimile, and Jacqueline Dowling is not responsible for notices that are not labeled or sent properly, or that do not have complete information.

Nevada Residents

Nevada law requires us to post the following: certain Nevada consumers may opt out of the sale of **“Covered Information”** for monetary consideration to a person for that person to license or sell such information. “Covered information” includes first and last name, address, email address, phone number, Social Security Number, or an identifier that allows a specific person to be contacted either physically or online.

Changes to this Privacy Policy

Jacqueline Dowling reserves the right to modify this Privacy Policy at any time, so please review it frequently. Changes and clarifications will take effect immediately upon the posting on the Website. If there are any material changes to this Privacy Policy, you will be notified here that there has been an update so that you are aware of what information is collected, how it is used, and under what circumstances, if any, it may be used and/or disclosed it to any third party.

If you have any questions regarding this Privacy Policy or if you want to verify, modify, receive, suspend, or delete your Personal Information stored, you can reach out directly using the contact information provided below:

Name: Jacqueline Dowling
E-mail: cosmicjacq@gmail.com
Telephone: 425-891-4619