

Privacy Policy

We are strongly committed to protecting the privacy of your personal information. The policies below are applicable to stephenmmurphy.com and all email newsletters published by stephenmmurphy.com (collectively, "stephenmmurphy.com" or "Site"). We have established this privacy policy ("Privacy Policy") to let you know the kinds of personal information we may gather, why we gather your information, what we use your personal information for, when we might disclose your personal information, and how you can manage your personal information.

Please be advised that the practices described in this Privacy Policy apply only to information gathered online at stephenmmurphy.com. It does not apply to information that you may submit to us offline, or to Sites maintained by other companies or organizations to which we may link or who may link to us.

By visiting our site, you are accepting the practices described in our Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the site. We reserve the right to modify or amend the terms of our Privacy Policy from time to time without notice. Your continued use of our site following the posting of changes to these terms will mean you accept those changes. If we intend to apply the modifications or amendments to this Privacy Policy retroactively, we will provide you with notice of the modifications or amendments.

If you have any questions about this Privacy Policy or don't see your concerns addressed here, you should contact us by email at the email address listed below.

Controllers of Personal Information

Any personal information provided to or to be gathered by stephenmmurphy.com is controlled solely by us.

What Information About Me Is Collected and Stored?

When you register for our newsletter, we collect your email address, name and country of residence.

Personal Information

As a general matter, you can browse the Site without submitting your personal information to us. However, there are a number of circumstances in which you may supply us with your personal information. The following lists the most common ways in which we may collect your personal information.

- Sign up to receive e-mail newsletters from us
- Participation in surveys, panels, or market research
- Participation in special events and promotions
- Entry in contests or sweepstakes
- Participation on social media accounts involving our books
- Submission of user generated content on any part of the Site that permits it
- Any other place on the Site where you knowingly volunteer personal information

Collection of Personal Information From Social Media Sites

When you interact with any Site property page or account on a social media platform, such as Facebook, Twitter, or Instagram, we may collect the personal information that you make available to us on that

page or account including your account ID or "handle." However, we will comply with the privacy policies of the corresponding social media platform and we will only collect and store such personal information that we are permitted to collect by these social media platforms.

Non-Personal Information

In addition, when you interact with the Site, our servers may keep an activity log that does not identify you individually ("Non-Personal Information"). Generally, we collect and store the following categories of Non-Personal Information:

- Device information about your computer, mobile device, or other device that you use to access the Site. This information may include IP address, geolocation information, unique device identifiers, browser type, browser language, and other transactional information.
- Usage information about your use of the Site. This information includes a reading history of the pages you view. We use this information to provide you a more customized experience on the Site.
- Additional "traffic data" such as time of access, date of access, software crash reports, session identification number, access times, and referring website addresses.
- Your search terms and search results.
- Other information regarding our users' use of the Site.

Use of Cookies, Flash Cookies and Web Beacons

Like many websites, we use "cookies", which are small text files that are stored on your computer or equipment when you visit certain online pages that record your preferences and actions. We use cookies to track use of our Site and online services. We may also use cookies to monitor traffic, improve the Site and make it easier and/or relevant for your use. You may occasionally get cookies from companies advertising on our behalf. We do not control these cookies, and these cookies are not subject to this cookie policy.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but, if you prefer, you can usually modify your browser setting to decline cookies. For more information on cookies and how to disable them, you can consult the information provided by the Interactive Advertising Bureau at www.allaboutcookies.org.

We may also use web beacons or flash cookies. A web beacon or flash cookie (also known as "action tags", "tracer tags", or "single-pixel gifs") is an invisible graphic on a web page that is programmed to collect non-personal information about your use of a given website. We do not share or provide personal information we may collect through such web beacons, such as names, e-mail addresses and phone numbers with our advertisers without your express permission.

Is Personal Information Collected From Children?

Unless otherwise disclosed during collection and with parent or guardian consent, stephenmmurphy.com does not knowingly collect personal identifiable information from children under 13 years of age. If you are under 13 years of age you should not under any circumstance provide personally identifiable information to our site. If we discover that a child under the age of 13 has provided us with personally identifiable information, we will immediately delete that child's information from the Site.

How Do We Use Your Information?

We use the information we learn from you to help us personalize and continually improve your experience on the Site. We may use your Personal and Non-Personal Information in the following ways:

General Uses

- Send you newsletters, offers and promotions for our products and services, third party products and services, or special events by e-mail or other another medium
- Administer contests, sweepstakes, promotions, and surveys
- Detect, investigate, and prevent activities that may violate our policies or be illegal
- Perform statistical, demographic, and marketing analyses of users of the Site
- Communicate with you about changes to our policies

Use of Your Location Information

We use your location information to perform statistical, demographic, and marketing analyses of users of the Site and their purchasing patterns.

Who Do We Provide Your Information To?

We do not use or disclose information about your Personal Information collected online to any companies not part of stephenmmurphy.com. Although, as disclosed below, we may provide your information to our partners, in no event will we sell or rent your Personal Information as part of a customer list or similar transaction.

Third-Party Agents

We have third party agents, subsidiaries, affiliates and partners that perform functions on our behalf, such as hosting, billing, analytics, customer service, fraud protection, etc. These entities have access to the Personal Information needed to perform their functions and are contractually obligated to maintain the confidentiality and security of that Personal Information. They are restricted from using, selling, distributing or altering this data in any way other than to provide the requested services to the Site.

Emergency Situations

We may also use or disclose Personal Information if required to do so by law or in the good-faith belief that such action is necessary to (a) conform to applicable law or comply with legal process served on us or the Site; (b) protect and defend our rights or property, the Site or our users, and (c) act under emergency circumstances to protect the personal safety of us, our affiliates, agents, or the users of the Site or the public.

Use of Non-Personal Information

We may disclose or share Non-Personal Information (or other information, other than Personal Information) in any other manner that we deem appropriate or necessary. Among other things, we will disclose Non-Personal Information to third parties to help us determine how people use parts of the Site and who our users are so we can improve our Site. We will also disclose Non-Personal Information to our partners and other third parties about how our users collectively use the Site.

What Steps Are Taken To Keep Personal Information Secure?

We are concerned about ensuring the security of your Personal Information. We exercise great care in providing secure transmission of your information from your device to our servers. Personal Information collected by our Site is stored in secure operating environments that are not available to the public. Our security procedures mean that we may occasionally request proof of identity before we disclose your

Personal Information to you. Please understand, however, that while we try our best to safeguard your Personal Information once we receive it, no transmission of data over the Internet or any other public network can be guaranteed to be 100% secure.

What Happens When I Link To or From Another Website?

This Site may contain links to other websites operated by stephenmmurphy.com or third parties. Please be advised that the practices described in this Privacy Policy for stephenmmurphy.com do not apply to information gathered through these other websites. We are not responsible for the actions and privacy policies of third parties and other websites.

What About Contests and Sweepstakes?

When we run a contest or sweepstakes relating to our Site, it will be accompanied by a set of rules. The rules for each contest/sweepstakes will specify how the information gathered from you for entry will be used and disclosed, if it is different than as described in this Privacy Policy. In conjunction with your entry in such contest or sweepstakes, Personal Information will be collected only if you voluntarily submit it.

Governing Law

This Site is published in the United States. We attempt to protect the Personal Information of all users of our Site and we attempt to comply with local data protection and consumer rights laws to the extent they may apply to the stephenmmurphy.com services, and our policies are directed at compliance with those laws. If you are uncertain whether this privacy policy conflicts with the applicable local privacy laws where you are located, you should not submit your Personal Information to stephenmmurphy.com.

Notice to Non-US Users

If you are located outside the United States of America, you should be aware that your personally identifiable information will be transferred to the United States of America, the laws of which may be deemed by your country to have inadequate data protection. If you are located in a country outside the United States of America and voluntarily submit personal information to us, you thereby consent to the general use of such information as provided in this privacy policy and to the transfer of that information to, and/or storage of that information in, the United States of America.

How Do I Opt-Out or Correct Information About Me

You may always opt-out of receiving future e-mail messages and newsletters from stephenmmurphy.com. We provide you with the opportunity to opt-out of receiving communications from us in every newsletter or you may email us at the email address listed below to request removal from our mailing list.

Limitation on Liability

By using this site, you acknowledge that we specifically disclaim any liability (whether based on contract, tort, strict liability, or otherwise) for any direct, indirect, incidental, consequential, punitive or special damages arising out of, or in any way connected with, your access to or use of this site (even if we have been advised of the possibility of such damages), including but not limited to, liability associated with any viruses which may infect a user's computer equipment.

Any material downloaded or otherwise obtained or provided through the use of this Site is done at your own discretion and risk and you will be solely responsible for any damage to your computer system, or loss of data, that results from the use, download or provision of any such material.

Except to the extent required by applicable law, we will not be liable for the unavailability or failure to operate all or any part of the service or system on which this Site is accessed, viewed or used.

Limitation on Your Usage

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