

Privacy Policy and Terms of use

We are committed to protecting your privacy whether you are browsing for information or conducting business with OPHA through electronic channels. The handling of all personal information by OPHA is governed by the Federal Personal Information Protection and Electronic Documents Act (PIPEDA) and Ontario's Freedom of Information and Protection of Privacy Act (FIPPA).

When you visit our websites, we will not collect your personal information unless you choose to use and receive online products and services that require it.

Who is covered?

This Privacy Policy is intended to cover all visitors to this website, all subscribers to lists or newsletters, all members or affiliates, and all customers. Persons who visit or view this website, whether intentionally or unintentionally, whether solicited or unsolicited, are described herein as "Visitors" and are parties to this Privacy Policy. Subscribers to lists or Newsletters are referred to herein as "Subscribers" and are parties to the Privacy Policy. Persons who join an organization or marketing endeavor (e.g. "affiliates") promoted by this website are called "Members" herein and are covered by this Privacy Policy. Finally, anyone who orders, attempts to order, or receives a product sold (recipients) or advertised on or delivered from this website, even at no cost, is called a "Customer" herein and is subject to this Privacy Policy not only by passive acceptance, but by virtue of the Purchase Agreement contract. The website, its agents, owners, operators, and employees are referred to collectively herein as "Website," "Site," and/or "Seller".

Persons Excluded from this Website are Still Covered

In the event that a person excluded from this website because of the Terms of Use or from denial of service by the website, who nonetheless unlawfully views this site, that person remains subject to the terms of this Privacy Policy and is in violation of the Terms of Use.

Viewing and/or use and/or Communication is Construed as Acceptance of the Terms of this Policy

Acceptance of the terms of this Privacy Policy is a portion of the consideration required for your right to visit the website. If you do not accept these terms, you can choose not to use the Internet to provide personal information, you can contact OPHA via telephone, fax, mail or in person. (Not all options may be available in every situation.)

About the Personal Information this Website Collects and How it is Used

This website routinely collects information about its visitors, subscribers, members, and customers. This information is obtained in various ways, such as:

Visitor, Subscriber, Member or Customer Information Obtained from 'Registration'

Registration means that the Visitor, Subscriber, Member or Customer takes active, positive steps to communicate information to this website. This can include pages or 'pop ups' where you register for a newsletter or subscribe to a mailing list; it can include your participation in visitor surveys; it can include requesting information from the website via email, mail, or courier; it may be from joining an affiliate program or other membership organization, paid or unpaid; it may be from ordering a product.

Occasionally complete credit card information may be provided to the website via fax or a fill-in form rather than regular secure merchant service processing. This information is kept at the highest level of security and is never divulged to anyone except the merchant service provider or for the purpose of communication with the customer.

Online Ordering

Online ordering via SSL encrypted communication provided by shopping cart services supporting merchant service companies like provides information to the website but does not provide complete credit card numbers. In the process of online ordering, the customer provides, name, address, city, state, email address, phone number, CVV2 (back of card) number, and, occasionally a member password. You should consider all this information available to the website. This information is used to deliver the product, but under the Purchase Agreement you also approve its use for general solicitation purposes.

Visitor Email Inquiries

Website visitors who wish to communicate with the website do so under two conditions: one, they give their permission for contact by the website; two, they are subject to any 'submission' provisions of the Terms of Use, Purchase Agreement, or this Privacy Policy. While your email address may or may not be used to solicit you, it is added to the website's general solicitation database.

Customer Email or Testimonials

If you are a customer and send an email to the website, or if you communicate with the site by phone or mail, the website collects information about your communication and by communicating with the site, you give your permission to collect, archive, retrieve, and otherwise use any information collected as needed.

Any communication which, in its sole discretion, the site deems to be a testimonial, may be publicized for commercial purposes.

Information Obtained from Visitor Interaction with Banners, Popups, or site Advertisers

Visitors clicking on banners or pop-ups or hyperlinked advertising, appearing on this website must assume that information is being collected about them. This site is not responsible for the

use of information collected in such a fashion. Visitors must assume that (1) information will be collected, (2) that 'cookies' will usually be placed on their hard drive, (3) that website does not have any control over what happens with this information, (4) that website takes no responsibility over the accuracy or content of advertisers, (5) that website is not responsible for downloads from third party advertisers that contain viruses or worms or other computer code that causes their computer or software harm, and (6) that website assumes no responsibility for the data that is garnered from the click itself or that the advertiser collects.

Information Obtained from Referring Email or Referring URLs

If you send a friend an email from this site or if you send the url or one of our web pages to a friend, you must assume that some data is collected about your IP address or your email address and that of your friend. You must assume that referred emails or web pages may appear to come from your email. You must accept full responsibility for referring pages or email to a friend and agree to indemnify this site for any damage, intentional or unintentional that results from said referrals.

Information Obtained from Voluntary Visitor, Subscriber and Surveys

Unless otherwise specified in the survey, you must assume that any information provided to the website as part of a survey in which you participate may be used for general solicitation for commercial purposes and that such information will be shared with joint venture partners, affiliates, marketing organization or used by the site itself for product design or solicitation purposes.

Information Obtained from Electronic Means and 'Cookies'

Many websites, including this one, collect information about your computer, your email address, your IP address. You must assume that your web-viewing or web-use activity is monitored, tracked, and information collected. This information is not of a personal nature, but it may help define your viewing habits and product preferences even though the website may or may not have any idea who you are.

"Cookies" is web term for bits of computer code placed on your hard drive. Websites use this to keep you 'logged in', to keep track of search criteria, to monitor use, to password protect use of the site or use of products sold by the site. Cookies can also be used to obtain information about your computer configuration or your use of your computer.

Cookies can be used to electronically gather information about you. Again, it may or may not be personal information, but it is information and by using this site you are expressly giving permission to use 'cookies' and to use the information gathered from their use to benefit you. You also give permission to collect, archive, retrieve, and use any information collected for product design, product offers to you, and general commercial solicitation purposes by this site or joint venture partners, affiliates, and marketing organizations.

Web analytics

In order to serve you better, we use web analytics services including Google Analytics to help analyze the use of our websites. These tools use cookies to collect and generate information about your visits to our sites (including your IP address) that is transmitted to their servers in an anonymous form for processing. We study patterns of website activity so we can improve the experience of visitors to our sites.

The use of these tools does not allow us or our analytics service providers to identify individuals.

You can opt-out of analytics activity by setting your browser to notify you when a cookie is sent and block analytics cookies if desired. Please consult your browser's Help Menu for instructions. Visiting our website with analytics cookies disabled will have no significant impact on your browsing experience.

Google currently offers a free <u>Google Analytics opt-out tool</u> for Internet Explorer (versions 7 and 8), Google Chrome (4.x and higher), and Mozilla Firefox (3.5 and higher).

Information that is not Shared

Credit card information or other financial information is not usually known to the website. However, in the event that it is made known, that information is never revealed to anyone except to processing authorities or law enforcement agencies. However, the provider of such information gives express permission to this website or its agents to use it in fraud investigation or for litigation.

Bulletin Boards and Public Forums

Visitors, subscribers, members, or customers who use any site providing bulletin boards or other public forums, such as chat rooms, do so at their own risk. You may not assume that the site monitors these services or protects you in any manner from information you post publicly or share with anyone else via these services.

Spam

By providing to this website information that forms the basis of communication with you, such as an email address, you waive all rights to file complaints concerning unsolicited email or spam from this website since, by providing such information, you agree to receive communication from us or other marketing organizations. However, all email communication with you shall contain an 'unsubscribe' link where you may notify the website that you no longer wish to receive solicitations or information from the website and your name will be removed from the general solicitation database.

Data Security

This website takes measures to protect its data that contains information related to you. However, as a consideration for viewing this site or interacting with this site in any

manner, you waive all claims of any nature against this site concerning the loss, alteration, or misuse of information. You must assume that it is possible for your personal data to be obtained by others, such as "hackers," and used in an inappropriate manner that may cause you harm and that you agree that the site is not responsible for damages to you.

How can I access and correct my personal information?

You may request access and correct your personal information by e-mailing admin@opha.on.ca

What steps can I take to protect my online activities?

Users are encouraged to learn about protecting their own computers to ensure that their online activities remain private. One place to start for tips on home network security is a Question and Answer sheet produced by the Carnegie Mellon Software Engineering Institute - <u>CERT Coordination Center</u>.

Who can I contact for further information?

Questions or comments regarding the privacy policy may be directed OPHA by e-mailing <u>admin@opha.on.ca</u> or calling 416-367-3313

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