

General

Carrie Kholi respects the privacy of every individual who visits the <http://www.kholioli.com> web site (also referred to as “website” in this document). This privacy policy outlines the information the KholiOli.Com may collect and how that information may be used.

KholiOli.Com, reserves the right to alter this policy at any time and will post future amended documents at this location.

By viewing/using KholiOli.Com, you accept all policies outline on this document as well as all [Terms of Use](#).

Definitions

The KholiOli.Com web site is defined as publicly accessible pages hosted under the domain "www. KholiOli.com," any web address ending "KholiOli.com," or any website, within the KholiOli.Com IP address range, that is maintained by Carrie Kholi, interns, employees, or departments or units, acting within their respective scopes of employment.

Collection and Sharing of Supplied Personal User Information and Data

Carrie Kholi, uses the KholiOli.Com website for business purposes and is committed to fostering and protecting the privacy of personal information. The web site will not collect personally identifiable information (personal data) about visitors, such as name, address, telephone number, or email address unless the information was provided voluntarily. Visitors should not voluntarily provide personal data if they do not want it to be collected. When collected, personal data may be used in the following ways:

1. Fulfill an order or request;
2. Assist with better understanding the needs of visitors, thereby allowing KholiOli.Com to improve services;
3. Reply to, or contact users.

KholiOli.Com will not sell, rent, or market personal data to third parties.

In some cases, information that is not personally identifiable may be automatically collected and/or logged. For example, information about the visitor's browser, operating system, IP address, and the domain name of sites that are linked to the web site allows KholiOli.Com to accommodate the needs of the majority of visitors. It also assists with troubleshooting and diagnoses if there are problems with servers, and the information helps produce important statistics on how often pages are visited. Finally, this information can be used in the detection of security breaches and the safeguarding of KholiOli.Com computing resources.

Use of the website is subject to all applicable state and federal law. It is KholiOli.Com's usual practice not to share any personal information. However, when circumstances arise for the need

to share information gathered from its computing resources within the KholiOli.Com IP Address space, KholiOli.Com may share as:

- Authorized and/or mandated by law,
- Authorized by an approved client contract,
- Clearly stated at a Web site that such information will be shared and the user actively indicated informed consent by providing the information, or
- When consent is otherwise given.

KholiOli.Com has taken several steps to safeguard the integrity of its communications and computing infrastructure, including but not limited to authentication, monitoring, auditing and encryption. Security measures have been integrated into the design, implementation and day-to-day practices of the entire operating environment as part of its continuing commitment to risk management. However, such activities should not be construed as any warranty against the unauthorized breach/failure of these security measures.

Information Placed Automatically on Visitors' Computers (Cookies)

When visitors view the web site, some information may be stored on their computer. This information will be in the form of a "cookie" or similar file. Cookies help web authors tailor web sites to better match user interests and preferences. With most Internet browsers, users can alter user preferences to erase cookies from their hard drive, block cookies, or have it prompt the user to either accept or refuse to store the cookie. Most browser help files have detailed instructions on how to set user preferences for cookies.

In compliance with state and federal law; KholiOli.Com will not use permanent cookies or any other invasive tracking programs that monitor and track web site viewing habits, unless they meet the following criteria:

1. The use of permanent cookies adds value to the user otherwise not available;
2. The permanent cookies are not used to monitor and track web site viewing habits unless all types of information collected and the use of that information add user value and are disclosed through a comprehensive online privacy statement.

Certain sites, pages or page links may, however, use transactional cookies that facilitate business transactions.

Online Surveys and Other Information Provided by the User

From time to time there may be online surveys being conducted on KholiOli.Com web sites. Persons responsible for conducting online surveys that collect personally-identifiable information should clearly state at the survey site the extent to which any information provided will be shared or protected. Aggregate data from surveys may be shared with external third parties in ways that do not compromise privacy.

Compliance with Relevant Federal and State Information Privacy Laws

KholiOli.Com is committed to complying fully with the Children's Online Privacy Protection Act. Accordingly, if a user of the web site is under the age of thirteen, such user is not authorized to provide KholiOli.Com with personally identifying information, and the KholiOli.Com will not use any such information in its database or other data collection activities. Users under the age of thirteen and their parents or guardians are otherwise cautioned that the collection of personal information volunteered by unauthorized children online or by e-mail will be treated the same as information given by an adult until KholiOli.Com becomes aware that the user is under the age of thirteen and such information may be subject to public access.

In addition, KholiOli.Com is committed to complying fully with, among all other applicable federal and state laws:

1. The Gramm-Leach-Bliley Act ("GLB"), which generally safeguards nonpublic, personal information, in electronic or paper form, associated with customers of KholiOli.Com's financial services and products; and
2. The "Controlling the Assault of Non-Solicited Pornography and Marketing (CAN-SPAM) Act of 2003; KholiOli.Com monitors all outgoing e-mail marketing campaigns to ensure compliance with the CAN-SPAM Act and our own internal Anti-Spam policies.
3. The Health Insurance Portability and Accountability Act ("HIPAA"), which generally safeguards the integrity and confidentiality of health information that is transmitted electronically;

Legal Disclaimers

This information should not be construed in any way as giving business, legal, or other advice, or as a warranty against unauthorized breaches/failures of KholiOli.Com computing resources, the security of information provided via the KholiOli.Com web site. Access to the KholiOli.Com web site is provided subject to the following terms and conditions. Please read these terms carefully as use of the KholiOli.Com web site constitutes acceptance of all of the following terms and conditions.

Disclaimer of Liability

In no event shall KholiOli.Com, its departments/units and employees, be responsible or liable, directly or indirectly, for any damage or loss caused by or in connection with, use of, or reliance on, any information, products, or services available on or through the web site. KholiOli.Com, its departments/units and employees, shall not be held liable, and do not assume responsibility, for any improper or incorrect use of the web site. This disclaimer of liability applies to any damages or loss, including but not limited to those caused by any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication

line failure, theft or destruction or unauthorized access to, alteration of, or use of record(s), whether for breach of contract, tortious behavior, negligence, or under any other cause of action.

Users of the web site should be aware that periodic changes may be made to the information provided on the web site. Also, users should be cautious about information from the web site that is obtained through sources other than web pages, as electronic data/information can be altered or become out-of-date subsequent to original distribution.

Disclaimer of Warranties and Accuracy Information/Data

Although the information/data found using the web site have been produced and processed from sources believed to be reliable, no warranty, expressed or implied, is made regarding accuracy, adequacy, completeness, legality, reliability or usefulness of any information. This disclaimer applies to both isolated and aggregate uses of the information. KholiOli.Com provides this information on an "as is" basis. All warranties of any kind, expressed or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose, freedom from contamination by computer viruses and non-infringement of proprietary rights are specifically and generally disclaimed.

Disclaimer for External Links

KholiOli.Com web sites may provide links to Internet websites that are maintained by third parties, over which KholiOli.Com has no control. KholiOli.Com does not represent that any particular link will be on-line and functional at any given time. When a user leaves the KholiOli.Com web site and visits another site, the user is subject to the privacy policy of that new site. It is the responsibility of the user to evaluate the content and usefulness of information obtained from other sites. KholiOli.Com does not endorse the content, operators, products, or services of such sites, and KholiOli.Com shall not be responsible or liable, directly or indirectly, for any damage or loss caused by or in connection with use of or reliance on any such external content, products, or services available on or through such external sites.

Disclaimer on Linking to _____ Web sites

KholiOli.Com encourages and permits links to content published on the web site. However, any linking should not (1) implicitly or explicitly suggest that the KholiOli.Com, its departments/units and employees promotes or endorses any third party's causes, ideas, web site content, products or services, or (2) use KholiOli.Com content for inappropriate commercial purposes. KholiOli.Com reserves the right to withdraw permission for any link.

Choice of Law

Construction of the disclaimers above and resolution of disputes thereof are governed by the laws of the State of Rhode Island. The laws of the State of Rhode Island, U.S.A., shall apply to all uses of this data/information and the web site. By use of the web site and any data/information contained therein, the user agrees that use shall conform to all applicable laws and regulations, and user shall not violate the rights of any third parties.

