# **Privacy Policy**

We have created this privacy statement for Apfel and Associates, P.C., in order to demonstrate our firm and continuing commitment to the privacy of personal information provided by those visiting and interacting with this web site. We hold the privacy of your personal information in the highest regard. The following discloses our information gathering and dissemination practices for this website. We recognize the importance of protecting your privacy and our policy is designed to assist you in understanding how we collect, use and safeguard the personal information you provide to us and to assist you in making informed decisions when using our site. This policy will be continuously assessed against new technologies, business practices and our customers' needs.

## Information collected

When you visit this web site, Apfel and Associates, P.C., you may provide us with two types of information: (1.) Personal information you knowingly choose to disclose that is collected on an individual basis and (2.) Web site use information collected on an aggregate basis as you and others browse our Web site.

## Personal information

You Choose to Provide when you request a quote or additional information. We collect information at Apfel and Associates, P.C., so that we can contact you and it is used for this sole purpose. If you choose to avail yourself of our services, you may need to give personal information. For example, you may need to provide the following information:

Name / Mailing address / Email address / Phone number

## **Email information**

If you choose to correspond with us through email, Apfel and Associates, P.C. may retain the content of your email messages together with your email address and our responses. We provide the same protections for these electronic communications that we employ in the maintenance of information received by mail and telephone.

## Web site use information

Similar to other commercial Web sites, Apfel and Associates, P.C. Web site

utilizes a standard technology called "cookies" (see explanation below, "Cookies") and web server log files to collect information about how our Web site is used. Information gathered through cookies and Web server logs may include the date and time of visits, the pages viewed, time spent at our Web site, and the Web sites visited just before and just after our Web site.

## Use of the information provided

Broadly speaking, Apfel and Associates, P.C. web site uses personal information for purposes of administering our business activities, providing the products and services you requested, to monitor the use of the service, our marketing and promotional efforts and improve our content and service offerings, and customize our site's content, layout, services and for other lawful purposes. These uses improve our site and better tailor it to meet your needs.

# Cookies

A cookie is a very small text document, which often includes an anonymous unique identifier. When you visit a Web site, that site's computer asks your computer for permission to store this file in a part of your hard drive specifically designated for cookies. Each Web site can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a Web site to access the cookies it has already sent to you, not the cookies sent to you by other sites. Browsers are usually set to accept cookies. However, if you would prefer not to receive cookies, you may alter the configuration of your browser to refuse cookies. If you choose to have your browser refuse cookies, it is possible that some areas of our site will not function as effectively when viewed by other users. A cookie cannot retrieve any other data from your hard drive or pass on computer viruses.

## Information collected from cookies

As you visit and browse our Web site, Apfel and Associates, P.C., the site uses cookies to differentiate you from other users. In some cases, we also use cookies to prevent you from having to log in more than is necessary for security. Cookies, in conjunction with our Web server's log files, allow us to calculate the aggregate number of people visiting our Web site and which parts of the site are most popular. This helps us gather feedback to constantly improve our Web site and better serve our clients. Cookies do not allow us to gather any personal information about you and we do not intentionally store any personal information that your browser provided to us in your cookies.

## IP Addresses

IP addresses are used by your computer every time you are connected to the Internet. Your IP address is a number that is used by computers on the network to identify your computer. IP addresses are automatically collected by our web server as part of demographic and profile data known as "traffic data" so that data (such as the Web pages you request) can be sent to you.

# Sharing and selling information

We, Apfel and Associates, P.C., do not share, sell, lend or lease any of the information that uniquely identify a subscriber (such as email addresses or personal details) with anyone except to the extent it is necessary to process transactions or provide services that you have requested.

## Disclosure based on legal requirements

We may disclose information when legally compelled to do so, in other words, when we, in good faith, believe that the law requires it or for the protection of our legal rights. We may also disclose information when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be violating our unlawfully using our services or to protect the safety of our users and the Public.

## Other web sites linked to our web site

Apfel and Associates, P.C. is not responsible for the practices employed by Web sites linked to or from our Web site or the information or content contained therein. Often links to other Web sites are provided solely as pointers to information on topics that may be useful to the users of our Web site. Please remember that when you use a link to go from our Website to another web site, our Privacy Policy is no longer in effect. Your browsing and interaction on any other web site, including web sites, which have a link on our Website, is subject to that Web site's own rules and policies. Please read over those rules and policies before proceeding.

# A special note about children

Children are not eligible to use our services unsupervised and we ask that children (under the age of 18) do not submit any personal information to us. If you are a minor, you can use this service only in conjunction with permission and guidance from your parents or guardians.

# Policy modifications

Apfel and Associates, P.C. may change this Privacy Policy from time to time. If/when changes are made to this privacy policy, we will post the changes here and they will appear in this privacy policy accessible through clicking the Privacy Policy link at the bottom of this sites web pages. However, please be assured that if the Privacy Policy changes in the future, we will not use the personal information you have submitted to us under this Privacy Policy in a manner that is materially inconsistent with this Privacy Policy, without your prior consent.

## Your consent

By using our Web site, Apfel and Associates, P.C., you consent to our collection and use of your personal information as described in this Privacy Policy. We reserve the right to amend this privacy policy at any time with or without notice.

## Our commitment to data security

To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.