**Privacy Policy** applied in USA and Canada

**Privacy Policy**

Effective Date: [Date: 04/2024]

[Surplus Reserve LLC]

1. **Introduction**

At Surplus Reserve LLC we are committed to protecting your privacy. This Privacy Policy outlines how we collect, use, disclose, and safeguard your personal information.

1. **Information We Collect**
2. Personal Information:

When provided voluntarily by individuals, we may collect personal information such as names, addresses, email addresses, and phone numbers.

1. Non-Personal Information:

For statistical purposes, we may also collect non-personal information such as browser type, operating system, and IP address.

1. **How We Use Your Information**

We may use the collected information for purposes, including but not limited to:

1. Providing and personalizing our services.
2. Processing transactions and delivering products.
3. Sending periodic emails related to your orders or inquiries.
4. **Disclosure of Information**

We do not sell, trade, or otherwise transfer your personal information to third parties without your consent, except as set forth in this Privacy Policy.

1. ***Third-Party Service Providers:***

We may share information with third-party service providers who assist us in operating our website, conducting our business, or servicing you.

1. ***Legal Compliance:***

We may disclose information when required by law or in response to lawful requests by public authorities.

Data disclosure laws vary between countries, and even within countries, they can be subject to federal, state/provincial, and local regulations. In the United States and Canada, data disclosure laws encompass a combination of federal and provincial/state regulations. I'll provide you with a brief overview of the major federal laws in both countries.

***United States:***

1. *Federal Trade Commission Act (FTC Act):*

* Overview: The FTC Act broadly prohibits unfair and deceptive practices in commerce, including the unauthorized disclosure of personal information.
* Enforcement: The Federal Trade Commission (FTC) enforces the FTC Act.

1. *Gramm-Leach-Bliley Act (GLBA):*

* Overview: Primarily applicable to financial institutions, GLBA requires these institutions to protect the privacy and security of consumer financial information.
* Enforcement: Various federal agencies, including the FTC, have enforcement authority.

1. *Health Insurance Portability and Accountability Act (HIPAA):*

* Overview: Applies to protected health information held by covered entities and their business associates. It sets standards for the privacy and security of health information.
* Enforcement: The Department of Health and Human Services (HHS) is responsible for enforcing HIPAA.

1. *Children's Online Privacy Protection Act (COPPA):*

* Overview: COPPA regulates the online collection of personal information from children under 13. It requires obtaining parental consent.
* Enforcement: The FTC enforces COPPA.

1. *California Consumer Privacy Act (CCPA):*

* Overview: State-level legislation granting California residents specific privacy rights and imposing obligations on businesses handling their personal information.
* Enforcement: The California Attorney General can enforce the CCPA.

***Canada:***

1. *Personal Information Protection and Electronic Documents Act (PIPEDA):*

* Overview: Applies to private-sector organizations engaged in commercial activities. It regulates the collection, use, and disclosure of personal information.
* Enforcement: The Office of the Privacy Commissioner of Canada (OPC) oversees PIPEDA compliance.

1. *Provincial Legislation:*

* In addition to PIPEDA, some provinces have their own privacy legislation. For example, Alberta and British Columbia have their own private-sector privacy laws.

Please be advised these laws are subject to change, and new regulations may be introduced. Always consult with legal professionals to ensure compliance with the latest data disclosure laws that apply to your specific circumstances.

1. **Cookies and Tracking Technologies**

We use cookies to enhance your experience on our website. You can control cookies through your browser settings.

1. **Your Choices**

You have the right to access, correct, or delete your personal information. To do so, please contact us at [your email address].

1. **Security**

We implement reasonable security measures to protect your information. However, no method of transmission over the Internet or electronic storage is completely secure.

1. **Changes to this Privacy Policy**

We reserve the right to update this Privacy Policy at any time. Changes will be effective immediately upon posting to the website.

1. **Contact Us**

If you have any questions or concerns about this Privacy Policy, please contact us at [your contact information].

Please adapt this template to reflect the specific details of your business and ensure compliance with relevant laws. It's also advisable to seek legal advice to ensure your privacy policy aligns with the latest regulations.

**Where to find more information regarding the Privacy Policy**

To provide a clear description of the Privacy and Policy practiced by a company, please consult the following laws and documents regarding the data processing policy in the online environment:

1. **Legal Texts and Government Websites:**

* Review the actual legal texts of the laws mentioned. This might include the Federal Trade Commission Act, Gramm-Leach-Bliley Act, Health Insurance Portability and Accountability Act (HIPAA), Children's Online Privacy Protection Act (COPPA), and the California Consumer Privacy Act (CCPA) for the United States, and the Personal Information Protection and Electronic Documents Act (PIPEDA) for Canada.
* Access official government websites, such as the Federal Trade Commission (FTC) in the U.S., the Department of Health and Human Services (HHS), and the Office of the Privacy Commissioner of Canada (OPC).

2. **Legal Journals and Publications:**

Explore legal journals and publications that cover privacy and data protection issues. These may provide in-depth analyses, case studies, and interpretations of relevant laws.

1. ***United States:***

***Federal Trade Commission Act (FTC Act):***

1. Source: United States Code, Title 15, Section 45.

* Access: FTC Act - 15 U.S.C. § 45 <https://www.law.cornell.edu/uscode/text/15/45>

1. Gramm-Leach-Bliley Act (GLBA):

* Source: Public Law 106-102 (1999).
* Access: GLBA - Public Law 106 – 102 <https://www.govinfo.gov/app/details/PLAW-106publ102>

1. Health Insurance Portability and Accountability Act (HIPAA):

* Source: Public Law 104-191 (1996).
* Access: HIPAA - Public Law 104-191 <https://www.govinfo.gov/app/details/PLAW-104publ191>

1. Children's Online Privacy Protection Act (COPPA):

* Source: 15 U.S.C. §§ 6501-6506.
* Access: COPPA - 15 U.S.C. §§ 6501-6506 <https://www.law.cornell.edu/uscode/text/15/chapter-91>

1. California Consumer Privacy Act (CCPA):

* Source: California Civil Code §§ 1798.100 - 1798.199.
* Access: CCPA - California Civil Code §§ 1798.100 - 1798.199 <https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=1.81.5.&part=4.&chapter=&article=>

1. ***Canada:***
2. Personal Information Protection and Electronic Documents Act (PIPEDA):

* Source: S.C. 2000, c. 5.
* Access: PIPEDA - S.C. 2000, c. 5 <https://laws-lois.justice.gc.ca/eng/acts/p-8.6/>

Please be advised these sources are direct links to the legal texts of the respective laws. Keep in mind that legal sources are subject to change, and it's essential to check for the latest versions and amendments. Additionally, interpretations of laws may be influenced by court decisions, so legal databases and journals can provide insights into the evolving landscape of data privacy regulations.

1. **Online Legal Databases**

Utilize online legal databases like Westlaw, LexisNexis, or other similar platforms. These databases provide access to a wide range of legal materials, including statutes, regulations, and case law.

1. **Academic Papers**

Search for academic papers written by legal scholars or experts in the field. Journals and databases like JSTOR, LegalTrac, or Google Scholar can be useful.

1. **Government Reports and Publications**

Look for reports and publications from government agencies responsible for enforcing data protection laws. For instance, reports from the FTC or the OPC may provide insights into regulatory practices.

1. **Official Government Gazette**

Check official government gazettes for the publication of laws and regulations. These are often the primary sources for legal texts.

Remember to verify the latest information, as laws can be amended, new regulations can be introduced, and interpretations of existing laws may evolve. Additionally, consulting with legal professionals is crucial for obtaining tailored advice and staying compliant with the most current legal requirements.