**Terms of Use**

This website is owned by Catherine Horwood (“I”, “me”, “my”). By continuing to browse it, you agree to the following terms of use.

# Use of intellectual property

I assert my rights to the intellectual property that forms this website. This includes text and images owned by me, as well as the design of every page.

Concerning this intellectual property, you agree to the following:

* 1. You will not do anything that might reduce the value of it or that might challenge my ownership of it.
  2. You will notify me of any suspected infringement.
  3. You will not copy, republish or make any change to any of it, except in my interest or with my explicit permission.

# Disclaimers and limitation of liability

* 1. This website may contain links to others over which I have no control. You acknowledge and agree that I am not liable in any way for any content on any linked website, nor for any loss or damage arising from your use of, or purchase from, any linked website.
  2. The website is provided “as is”. I make no representation or warranty that it is fit for a particular purpose, or that it is available or accessible without interruption or error.
  3. I disclaim any obligation or liability to you arising directly or indirectly from information you take from this website.
  4. You agree that I am not liable to you for any loss or expense that is an indirect or consequential loss, or an economic loss or other loss of turnover, profits, business or goodwill, as a consequence of your use of this website, even if such loss was reasonably foreseeable.

**Your Privacy**

The Data Protection Act 2018 (“DPA”), incorporating the EU General Data Protection Regulation (“GDPR”) applies where data about an individual is collected, stored, used or otherwise acted on by a business or another organisation.

This is my personal website, and therefore the DPA does not apply. However, because safeguarding your personal information is important to me, the following is how it is collected and used with respect to this website.

**Communication with you**

If you subscribe to my newsletter, ask for information or send me an e-mail message, then you provide me with information about your identity and how to contact you. I use this information to provide you with a response, which I would expect you to consider reasonable.

I use MailChimp to manage my contact lists and to send messages to recipients on those lists.

**Use of Google Analytics**

This website incorporates Google Analytics, which allows me to track the performance of each page. Google Analytics collects technical data that includes your Internet protocol (IP) address, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.

Google Analytics aggregates this data so that you as an individual cannot be identified by me.

**Cookies**

This website uses cookies.

Cookies are small text files that are placed on your computer's hard drive by your web browser when you visit any website. They allow information gathered on one web page to be stored until it is needed for use on another, allowing a website to provide you with a personalised experience and the website owner with statistics about how you use the website so that it can be improved.

Cookies are placed by software that operates on this website’s servers, and by software operated by third parties. Notably, my website hosting provider, Wix.com, uses cookies for security purposes.

Some cookies may last for a defined period of time, such as one visit (known as a session), one day or until you close your browser. Others last indefinitely.

Your web browser should allow you to delete any you choose. It also should allow you to prevent or limit their use.

**Hosting**

This website’s hosting provider, Wix, is based in Israel. Israel is considered by the European Commission to offer an adequate level of protection for the personal information of EU Member State residents.

Your personal information may be stored through Wix’s data storage, databases and the general Wix applications. Data is stored on secure servers behind a firewall.  
  
Your data may be maintained, processed and stored by Wix and their authorised affiliates and service providers in the United States of America, in Europe (including in Lithuania, Germany and Ukraine), in Israel, and in other jurisdictions as necessary for the proper delivery of their services and/or as may be required by law.  
  
Wix affiliates and service providers that store or process your data on Wix’s behalf are each contractually committed to keep it protected and secured, in accordance with industry standards and regardless of any lesser legal requirements which may apply in their legal jurisdiction.

Wix’s full privacy policy can be viewed at: <https://www.wix.com/about/privacy>Control

## Keeping your information up to date

It is important that the personal data I hold about you is accurate and current. Please tell me if your personal data changes.

I keep your personal information only for as long as required: to provide you with information you have requested; to comply with other legal requirements; and to support a claim or defence in court.