Privacy Policy

The Preparedness Advisory
Last updated: September 30, 2026

Elaine Wilkinson, trading as The Preparedness Advisory ("we," "us," "our"), is a sole trader based in England with a business address at Suite RA01, 195-197 Wood Street, London, E17 3NU. We operate the website https://www.thepreparednessadvisory.com (the "Site") and act as the data controller for the personal information described in this Privacy Policy.

If this business later incorporates as a limited company, this section will need to be updated to reflect the new company name, registration number, and registered office.

This Privacy Policy explains how we collect, use, disclose, and protect your personal information when you visit the Site, sign up for free or paid content, or otherwise interact with us. Our users are currently based primarily in the United States, with a growing international audience; this policy is designed to address UK/EU data protection law (as we are UK-based) as well as US state privacy laws that may apply to you.

By using the Site, you agree to the collection and use of information in accordance with this policy.

1. Information We Collect

1.1 Information You Provide Directly

- **Account information:** name, email address, username, password (stored in hashed form).
- **Assessment/quiz responses:** answers you provide through our preparedness assessment quiz, collected via our third-party survey provider, Typeform, and used to generate your personalized report.
- **Payment information:** billing name, billing address, and payment details, processed by our third-party payment processor(s) (see Section 4). We do not store full card numbers on our own servers.
- **Communications:** information you provide when contacting support, submitting comments, or completing surveys.
- **Content submissions:** any material you post (comments, reviews, forum posts).

1.2 Information Collected Automatically

- **Usage data:** pages visited, time spent, referring URLs, click patterns.
- **Device and technical data:** IP address, browser type, operating system, device identifiers.
- **Cookies and similar technologies:** see Section 5.

1.3 Information from Third Parties

- Payment processors (transaction confirmation, fraud-check results).
- Analytics and advertising partners (aggregated or pseudonymized data).
- Social media platforms, if you interact with us via those channels or log in using a social account.

2. How We Use Your Information

We use collected information to:

1. Provide, operate, and maintain the Site and deliver free and paid Content; 2. Process payments and manage subscriptions; 3. Create and manage your account; 4. Communicate with you, including sending service updates, receipts, and (with consent, where required) marketing communications; 5. Personalize and improve the Content and user experience; 6. Monitor usage, detect fraud, and maintain Site security; 7. Comply with legal obligations and enforce our Terms and Conditions; 8. Analyze aggregated trends to improve our preparedness resources.

We do **not** sell your personal information to third parties for their own independent marketing purposes.

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3. Legal Bases for Processing

Because we are established in the United Kingdom, we apply UK GDPR standards as a baseline for how we handle personal data for all users, regardless of location, in addition to complying with applicable US state laws. If you are located in the United Kingdom or European Economic Area, we rely on the following legal bases under UK GDPR/EU GDPR:

- **Contract:** to provide the Content and services you've purchased or signed up for;
- **Consent:** for optional marketing communications and non-essential cookies;
- **Legitimate interests:** for Site security, analytics, and improving our services, balanced against your rights;
- **Legal obligation:** for tax, accounting, and regulatory compliance.

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4. Payment Processing

Payments are handled by third-party payment processors, such as Stripe. These processors have their own privacy policies governing the handling of your payment data, and we encourage you to review them. We receive only limited information necessary to confirm and manage your transaction (e.g., confirmation of payment, last four digits of card, billing name).

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5. Cookies and Tracking Technologies

5.1 We use cookies and similar technologies (e.g., pixels, local storage) for:

- **Essential/functional cookies:** required for login, cart, and core Site functionality;
- **Analytics cookies:** to understand how visitors use the Site, via the analytics tools built into our website platform;

- **Advertising/marketing cookies:** to deliver relevant ads and measure campaign performance (only used where you have consented, if required by your jurisdiction).

5.2 When you first visit the Site, you will see a consent banner (powered by Usercentrics) asking you to Accept All, Deny, or customize your cookie preferences. You can revisit and change these preferences at any time via the Privacy Settings icon (the fingerprint icon) displayed on every page of the Site, or through your browser's own settings. Disabling certain cookies may limit Site functionality.

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6. How We Share Information

We may share your information with:

- **Service providers:** hosting, payment processing (Stripe), quiz/assessment collection (Typeform), email delivery, analytics, and customer support tools, under contractual confidentiality obligations;
- **Professional advisors:** lawyers, auditors, insurers, where necessary;
- **Legal and safety purposes:** to comply with a legal obligation, respond to lawful requests from public authorities, or protect the rights, property, or safety of us, our users, or the public;
- **Business transfers:** in connection with a merger, acquisition, financing, or sale of assets, subject to standard confidentiality arrangements;
- **With your consent:** for any other purpose disclosed to you at the time of collection.

We do not knowingly share personal information with third parties for their own direct marketing without your consent.

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7. International Data Transfers

We are based in the United Kingdom. If you access the Site from the United States or another country, your personal information will be transferred to, stored, and processed in the UK (and potentially other countries where our service providers, such as hosting or email providers, operate — for example, the United States).

Where we transfer personal data from the UK or EEA to a country that has not been deemed to provide an adequate level of data protection (such as the US), we rely on appropriate safeguards required by UK GDPR/EU GDPR, such as the UK International Data Transfer Addendum or EU Standard Contractual Clauses, or another approved transfer mechanism (e.g., the EU-U.S. Data Privacy Framework where the recipient is certified).

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8. Data Retention

We retain personal information for as long as necessary to provide the Content and services, comply with legal obligations, resolve disputes, and enforce agreements. Account data is generally retained until you request deletion or close your account, subject to legally required retention periods (e.g., for tax records).

9. Your Rights

Depending on your jurisdiction, you may have the right to:

- Access the personal information we hold about you;
- Correct inaccurate or incomplete information;
- Request deletion of your personal information ("right to be forgotten");
- Object to or restrict certain processing;
- Request data portability;
- Withdraw consent at any time, where processing is based on consent;
- Lodge a complaint with a data protection authority.

UK/EEA residents: You have the right to lodge a complaint with the UK Information Commissioner's Office (ICO) at ico.org.uk, or with your local EU data protection authority, if you believe our processing of your personal data infringes UK GDPR or EU GDPR.

California residents: Under the CCPA/CPRA, you have the right to know, delete, correct, and opt out of the "sale" or "sharing" of personal information (as those terms are defined under California law), and the right to non-discrimination for exercising these rights. We do not sell personal information in the traditional sense; to the extent our use of analytics/advertising cookies constitutes a "sale" or "share" under California law, you may opt out at any time via the Privacy Settings icon (the fingerprint icon displayed on every page of the Site), which is powered by our consent management provider, Usercentrics, and lets you review and adjust your cookie and tracking preferences.

Other US states: Residents of states with comprehensive privacy laws currently in effect or coming into effect — including but not limited to Virginia, Colorado, Connecticut, Utah, Texas, Oregon, and others — may have similar rights to access, correct, delete, and opt out of certain processing (including targeted advertising and, in some states, profiling). As we expand, we will update this section to reflect the specific states in which we operate and the rights available there. In the meantime, we will honor applicable requests from residents of any US state with such a law in force, submitted to the contact details below.

To exercise any of these rights, contact us at info@thepreparednessadvisory.com. We may need to verify your identity before fulfilling a request.

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10. Children's Privacy

The Site is not directed to children under 13 (or under 16 in applicable jurisdictions), and we do not knowingly collect personal information from children. If we become aware that we have inadvertently collected such information, we will delete it promptly. Contact us at info@thepreparednessadvisory.com if you believe a child has provided us with personal information.

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11. Data Security

We implement reasonable administrative, technical, and physical safeguards designed to protect your information from unauthorized access, loss, misuse, or alteration. However, no method of transmission or storage is 100% secure, and we cannot guarantee absolute security.

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12. Third-Party Links

The Site may contain links to third-party websites and services (including affiliate links to preparedness products). This Privacy Policy does not apply to those third-party sites, and we encourage you to review their privacy policies separately.

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13. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will post the updated version on the Site with a revised "Last updated" date, and where changes are material, we will provide additional notice (e.g., via email or a Site banner).

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14. Contact Us

If you have questions about this Privacy Policy or wish to exercise your data rights, contact us at:

The Preparedness Advisory Suite RA01, 195-197 Wood Street, London, E17 3NU
info@thepreparednessadvisory.com