

TERMS & CONDITIONS OF USE

Welcome to **Jill Ozovek Coaching** website (<http://jillozovek.com>). Our relationship with you is of utmost importance to us. Please help us maintain our efficient and enthusiastic customer service by respecting the following policies and understand that by visiting our site, you are accepting the terms of these policies.

INTELLECTUAL PROPERTY

Our site contains material, which is owned by, or licensed to us. This material includes, but is not limited to, the design, layout, look, appearance, text, images, audio, videos, data, wallpaper and graphics (including the HTML code used to generate it). Unauthorized reproduction is strictly prohibited and may give rise to a claim for damages and/or be a criminal offense. You may not, directly or indirectly, use, download, upload, copy, print, display, perform, publish, modify, delete, add to, license, post, transmit, or distribute any content or proprietary information from this site in whole or in part, including the removal or alteration of advertising, except pursuant to the express limited grant of rights hereunder without the specific prior written consent of **Jill Ozovek Coaching**. We grant you a non-exclusive and limited license to access the site and to use the services and information contained within.

PROHIBITED USES

You must not use this website in any way that causes, or may cause, damage to the website or impairment of the availability or accessibility of the website; or in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity. You must not use this website to transmit or send unsolicited commercial communications.

THIRD PARTY LINKS

We are so honored when our work is admired. We would like to keep you informed of these mentions through third party links to those websites. Please know that this does not represent an endorsement of the third-party as we assume no responsibility for the content of their site. **Jill Ozovek Coaching** does not make any warranty as to the legality, accuracy, or authenticity of content presented by third-party sites. Please note that third-party sites may have their own terms of use and privacy policies.

Any third-party that links to our site must not imply that **Jill Ozovek Coaching** is endorsing or sponsoring it or its products, unless they have received prior written consent to do so. Furthermore, the third-party must not: present false information about the company or its services and/or engage in behavior specifically prohibited by these terms of use.

TECHNICAL ISSUES

While every effort is made to keep our site up and running smoothly, **Jill Ozovek Coaching** takes no responsibility for, and will not be liable for, temporary unavailability due to technical issues beyond our control. We apologize for any inconvenience this may cause.

PAYMENT & SECURITY

We use the latest software to encrypt your personal information automatically while in transit

over the internet. Third party processors provide supreme safety and reliability in your transaction. Every transaction is monitored, 24/7 to prevent against fraud, email phishing, identity theft, and general displeasure. Every transaction is heavily guarded behind next-level encryption.

DISCLAIMER OF WARRANTY AND LIMITATIONS OF LIABILITY

The information presented on this site is provided “as is” and “as available,” without representation or warranty of any kind. **Jill Ozovek Coaching** will not be liable to you (whether under the law of contact, the law of torts or otherwise) in relation to the contents of, or use of, or otherwise in connection with, this website: for any indirect, special or consequential loss; or for any business losses, loss of revenue, income, profits or anticipated savings, loss of contracts or business relationships, loss of reputation or goodwill, or loss or corruption of information or data. These limitations of liability apply even if **Jill Ozovek Coaching** has been expressly advised of the potential loss.

Any earnings or income statements, or any earnings or income examples, are only estimates of what we think you could earn. There is no assurance you will do as well as stated in any examples. If you rely upon any figures provided, you must accept the entire risk of not doing as well as the information provided.

There is no assurance that any prior successes or past results as to earnings or income (whether monetary or advertising credits, whether convertible to cash or not) will apply, nor can any prior successes be used, as an indication of your future success or results from any of the information, content, or strategies. Any and all claims or representations as to income or earnings (whether monetary or whether convertible to cash or not) are not to be considered as "average earnings.”

INDEMNITY

You hereby indemnify and hold harmless **Jill Ozovek Coaching** with respect to any losses, damages, costs, liabilities and expenses (including attorneys fees) arising out of, or in connection, to these terms.

ASSIGNMENT

You may not assign the rights and obligations created for you under this agreement to any other party.

SEVERANCE

If any provision of this Contract is held unenforceable, then such provision will be modified to reflect the parties' intention. All remaining provisions of this Contract shall remain in full force and effect.

ENTIRE AGREEMENT

All prior understandings, agreements, representations and warranties, oral or written, are merged in these terms; it completely expresses their full agreement and has been entered into after full investigation, neither party relying upon any statement made by anyone else that is not set forth in these terms.

GOVERNING LAW

These terms shall be governed by the laws of the state of **New York**. You waive all rights to trial by jury in any action or proceeding instituted in connection with these terms. Furthermore, you waive the defense of forum non conveniens.

POLICY CHANGES

We reserve the right to change, modify, or amend these terms. But don't worry, we'll let you know if we do. The new terms will replace any prior terms to the extent that there are any inconsistencies. Use of our site after modification, implies that you consent to the policy as amended.

These terms were last updated on **April 29, 2015** and are effective immediately.

To contact us with any questions or concerns, please refer to our contact page.

© Copyright **2015 Jill Ozovek Coaching** All rights reserved.

PRIVACY POLICY

We take your privacy very seriously and we're committed to safeguarding your privacy online.

PERSONAL INFORMATION

Rest assured that any personally identifiable information you provide will never be sold or traded to outside parties, however we reserve the right to disclose this information where it is required by law. We reserve the right collect information regarding the ways and frequencies our visitors interact with our site.

PAYMENT INFORMATION

For the purposes of processing payment, your credit card information will be shared only with necessary third parties for the purpose of carrying out the transactions. We neither maintain nor share your payment information unless otherwise stated.

THIRD PARTY LINKS

Please be aware that the privacy policies of third party links to websites may differ from that of **Jill Ozovek Coaching**.

GOVERNING LAW

The terms of this privacy policy shall be governed by the laws of the state of **New York**. You waive all rights to trial by jury in any action or proceeding instituted in connection with these terms. Furthermore, you waive the defense of forum non conveniens.

POLICY CHANGES

We reserve the right to change, modify, or amend this policy. But don't worry, we'll let you know if we do. The new policy will replace any prior policies to the extent that there are any inconsistencies. Use of our site after modification, implies that you consent to the policy as amended.

This Privacy Policy was last updated on **April 29, 2015** and is effective immediately.

To contact us with any questions or concerns, please refer to our contact page.

© Copyright **2015 Jill Ozovek Coaching** All rights reserved.