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And any and all sites purchased by Kate Witkowski between now and the next update to this document.

(collectively, the **Site**), websites and related social media operated by Kathleen (Cass, Kate) Witkowski. The Site and any products or services offered on the Site are provided by Kathleen, conditional on your acceptance of the terms and conditions of use set out below (referred to as the **Terms and Conditions of Use** or the **Agreement**).

Kathleen reserves the right to modify or amend the Terms and Conditions of Use without notice at any time. Any changes will be posted at the Terms and Conditions of Use section of the Site and any such changes will become binding and effective on the date the changes are posted. As such, it is important you read the Terms and Conditions of Use on a regular basis so you are aware of any such changes.

IMPORTANT – READ BEFORE ACCESSING OR USING THE SITE OR ANY SERVICES OR INFORMATION PRODUCTS ON OR THROUGH THE SITE (COLLECTIVELY THE “SERVICES”).

BY USING THE SITE OR SERVICES, YOU ACKNOWLEDGE HAVING READ AND UNDERSTOOD THESE TERMS AND CONDITIONS OF USE AND AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT.

THIS SITE AND THE SERVICES ARE FOR CONSUMER EDUCATION USE ONLY. NOTHING CONTAINED IN THIS SITE IS OR SHOULD BE CONSIDERED, OR USED AS A SUBSTITUTE FOR, MEDICAL ADVICE, DIAGNOSIS OR TREATMENT. WE ADVISE USERS TO ALWAYS CONSULT AND SEEK THE ADVICE OF A PHYSICIAN OR OTHER QUALIFIED HEALTH CARE PROVIDER WITH ANY QUESTIONS REGARDING HEALTH OR MEDICAL CONDITIONS, AND TO ASCERTAIN THAT YOU ARE MEDICALLY ABLE TO USE THE SERVICES AS THERE MAY BE CERTAIN INHERENT OR POTENTIAL RISKS TO USE THE SITE AND THE SERVICES. USE OF THE SITE AND THE SERVICES MAY INTERACT, AGGRAVATE OR WORSEN HEALTH CONDITIONS OR MAY CAUSE SERIOUS SIDE EFFECTS THAT KATHLEEN CANNOT PREDICT.

1 THE SITE DOES NOT PROVIDE MEDICAL ADVICE

The contents of the Site, including but not limited to any reports generated from use of the Services and any other information, data, analyses, editorial content, graphics, images, audio and video clips, associated blogs, e-mail subscriptions, e-books, recipes, recipe cards, hyperlinks and references, including interactive features such as member forums, live feeds, or conference calls (collectively, the **Content**), are for informational purposes only and are not intended to substitute for professional medical advice, diagnosis, or treatment. You should seek the advice of a physician or other qualified health provider with whom you have such a relationship if you have questions regarding any medical or psychiatric condition or if you are experiencing any symptoms of or believe you may have a medical or psychiatric condition, regardless of any information contained within the Content. You should not ignore professional medical advice or delay in seeking it because of any Content. Furthermore, you should not interpret any reports or any other Content as recommending any specific treatment plan, product or course of action. You should always consult your physician or other qualified health provider before starting any new treatment or stopping any treatment prescribed by your physician or other qualified health provider.

Information on the Site is not intended to replace medical advice from a health professional and Kathleen does not accept any liability for any error or omission, injury, expense, loss or damage incurred by you or another party as a result of you using or relying on the Content or any other information contained on the Site or any linked website. All users are urged to seek advice from a qualified health care professional for diagnosis and answers to their medical questions.

PLEASE CALL YOUR DOCTOR OR 911 IMMEDIATELY IF YOU THINK YOU MAY HAVE A MEDICAL OR PSYCHIATRIC EMERGENCY.

2 PRIVACY

Kathleen respects the privacy and confidentiality of your personal information. Kathleen does not collect your personal information, except where you provide such information in the course of using the Site. By submitting personal information to Kathleen, you acknowledge and agree that you have consented to the collection, use and disclosure of that personal information as specified on any collection form. The general policies of Kathleen with respect to the collection, use and disclosure of personal information are reflected in Kathleen's privacy policy, found on all of her websites in the disclosure section, (the Privacy Policy) and any questions in that regard may be directed to Kathleen's attention as identified in the Privacy Policy. Should Kathleen change her Privacy Policy, the revised policy will be posted prominently on the Site, or it will be otherwise brought to your attention.

Your personal information may be transferred, processed and retained on servers in countries outside of the United States, and may therefore be subject to laws that do not offer the same degree of protection as United States law. While we undertake to protect your personal information when it is transferred to other jurisdictions, the laws of other jurisdictions may require the disclosure of your personal information to governmental authorities under circumstances that are different than those that apply in Canada and are contemplated under the Privacy Policy.

3 LINKS TO OTHER WEBSITES AND SOCIAL MEDIA

Links to third party websites may be provided on the Site. Kathleen has not reviewed all linked third-party sites. We do not control and are not responsible for any of these websites and their content. Kathleen neither endorses nor makes any representations about such sites or any information or material found there or any results that may be obtained from using them. Since we do not control these websites, we assume no responsibility for the privacy practices of such websites. We encourage you to review the privacy policies and terms of use posted on those, and all, third party websites.

You further acknowledge and agree that Kathleen shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such third-party websites or services. Your use of such sites and resources will not be governed by these terms.

4 PROPRIETARY RIGHTS

All works and material on the Site, including without limitation, the Content, code and software (the **Materials**) and all organization and presentation of the Materials which form a part of the Site, are the exclusive property of Kathleen or her licensors, and are protected by intellectual property laws relating to copyrights, trademarks, trade names, Internet domain names, trade dress and other proprietary rights. Nothing on the Site will be construed as providing, by implication, estoppel or otherwise any license to any proprietary or intellectual property rights in or to any of the Materials to you or any other party. The trademarks, service marks, logos, slogans and Internet domain names on the Site are the exclusive property of Kathleen or her

licensors. Use of any such property, except as expressly authorized, will constitute a violation of the rights of the owner of the property and a breach of the Terms and Conditions of Use.

You may not, directly or indirectly, decompile or reverse engineer the Site or do anything to attempt to reveal, generate or obtain the source code for the Site.

You may not publish, publicly display, transmit, scan, reformat, modify, edit, frame, translate, except, adapt, distribute, create derivative works from, download, grant under license, or in any other way exploit, the Site, in whole or in part, without the express written consent of Kathleen.

Kathleen may change, add to or delete from the Site or any Services at any time without notice. You bear all risks, costs and damages that you may incur or suffer as a result of those changes.

5 PAYMENTS

Kathleen has engaged a third-party online payment processing provider (PayPal, Stripe through WIX, Etsy , eBay, Podia and Gumroad), the **Payment Provider**, for online payment processing related to the Site. The Payment Provider collects the data and personal information you submit when making a payment on this Site. The Payment Provider retains ownership over this information and data. By submitting your personal information on the Site, or through the linked sites of the Payment Provider, you consent to such transfer and storage.

Please review the PayPal privacy policy <https://www.paypal.com/en/webapps/mpp/ua/privacy-full> for more information about how PayPal collects, uses, and discloses personal information. Kathleen is not responsible, and shall not be liable, directly or indirectly, for any damage or loss suffered by you which is caused or alleged to be caused by or in connection with PayPal's respective privacy policy, any content on their websites, or how either Payment Provider collects, uses, or discloses personal information and data.

Review Stripe's privacy policy at <https://stripe.com/us/privacy>.

Review EBay's privacy policy at <https://www.ebayinc.com/our-company/privacy-center/>.

Review Etsy's privacy policy at <https://www.etsy.com/legal/privacy/>.

Review Wix privacy policy at <https://www.wix.com/about/privacy>.

Review Gumroad's privacy policy at <https://gumroad.com/privacy>

Review Podia's privacy policy at <https://www.podia.com/privacy>

6 PRODUCT REFUND

You agree that digital products for which access is purchased or which are downloadable are not eligible for exchange or refund, unless otherwise expressly stated in the product's description on the Site. The refund policy for all other products is as described in the product description on the Site.

7 USER SUBMISSIONS

Kathleen may allow you to participate in, and to contribute to message boards, bulletin boards, recipe swaps, comment entries, guest posts, forums, testimonials, user reviews or similar activity (referred to as **Public Areas**) by posting or uploading content and information to the Site or e-mailing or otherwise submitting content to Kathleen (collectively, a **User Submission**).

The personal information you submit to Kathleen is governed by the Privacy Policy. You agree that you will not upload or transmit any communications or content of any type to the Site Public Areas that infringe or violate any rights of any party. By submitting a User Submission to Public Areas, you agree that such submission(s) are non-confidential for all purposes and Kathleen will not be subject to any obligation of confidence in respect to a User Submission.

If you make any User Submission, you agree that you will not send or transmit to Kathleen by email, (including through the email addresses listed on the Contact Us page) any communication or content that infringes or violates any rights of any party or this Agreement. If you submit any business information, idea, concept or invention to Kathleen by email, you agree such submission is non-confidential for all purposes.

If you make any User Submissions to Public Areas or if you submit any business information, idea, concept or invention to Kathleen by email, you automatically grant-or warrant that the owner of such content or intellectual property has expressly granted Kathleen a royalty-free, perpetual, irrevocable, world-wide nonexclusive license to use, reproduce, create derivative works from, modify, publish, edit, translate, distribute, perform, and display the communication or content in any media or medium, or any form, format, or forum now known or hereafter developed. Kathleen may sublicense its rights through multiple tiers of sublicenses. If you wish to keep any business information, ideas, concepts or inventions private or proprietary, do not submit them to Public Areas or to Kathleen by email. You warrant that, to the extent you are not the exclusive holder of any intellectual property right in a User Submission, you have obtained all consents and licenses required to submit the User Submission to the Site.

Further, you hereby agree and acknowledge that by providing a User Submission you may be giving up certain proprietary rights, including the right to apply for a patent and the right to receive any economic benefit from your suggestion or comment. If you are not prepared to grant the foregoing license and give up these rights or if you do not understand the consequences of providing a User Submission then you should not provide the same to Kathleen.

8 INDEMNIFICATION

You further agree to indemnify Kathleen and its affiliates, directors, officers and employees, and other users of the Site, and hold each of them harmless from any and all claims and expenses, including legal counsel fees, arising as a result of any User Submission that you submit.

9 USER SUBMISSIONS — IMAGE, VIDEO, AUDIO FILES

You agree to only post or upload media including but not limited to photos, videos and audio that you have taken yourself or that you have all rights to transmit and license and which do not violate trademark, copyright, privacy or any other rights of any other person. To protect your privacy, you agree that you will not submit any media that contains personal information which may include the name, phone number, email address or web site URL of you or of anyone else. Uploading media like images or videos of other people without their permission is strictly prohibited. By uploading any media on the Site, you warrant that you have permission from all persons appearing in your media for you to make this contribution and grant rights described herein. Never post a picture or video of or with someone else unless you have their explicit permission.

It is strictly prohibited to upload media of any kind that contain expressions of hate, abuse, offensive images or conduct, obscenity, pornography, sexually explicit or any material that could give rise to any civil or criminal liability under applicable law or regulations or that otherwise may be in conflict with the Terms and Conditions of Use and the Privacy Policy. You agree that you will not upload any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or this Site.

By uploading any media you: (i) grant to Kathleen a perpetual, non-exclusive, worldwide, royalty-free license to use, copy, print, display, reproduce, modify, publish, post, transmit and distribute the media and any material included in the media; (ii) certify that any person pictured in the submitted media (or, if a minor, his/her parent/legal guardian) authorizes Kathleen to use, copy, print, display, reproduce, modify, publish, post, transmit and distribute the media and any material included in such media; and (c) agree to indemnify Kathleen and its affiliates, directors, officers and employees and hold them harmless from any and all claims and expenses, including legal counsel fees, arising from the media and/or your failure to comply with the Terms and Conditions of Use.

Kathleen reserves the right to review all media prior to submission to the Site and to remove any media for any reason, at any time, without prior notice, in their sole discretion.

10 PUBLIC AREAS

If you use Public Areas, you are solely responsible for your own communications, the consequences of posting those communications, and your reliance on any communications found in Public Areas. Kathleen is not responsible for the consequences of any communications in Public Areas. Kathleen has no duty to pre-screen content posted on the Site by you or other users. In cases where you feel threatened or believe someone else is in danger, you should contact your local law enforcement agency immediately. If you think you may have a medical emergency, call your doctor or 911 immediately.

In consideration of access to use Public Areas, you agree that the following actions shall constitute a material breach of the Terms and Conditions of Use:

- a. using Public Areas for any purpose in violation of local, provincial, state, national, or international laws;
- b. posting material that infringes the intellectual property rights of others or the privacy or publicity rights of others;
- c. posting material that is unlawful, obscene, defamatory, threatening, harassing, abusive, slanderous, hateful, or embarrassing to any other person or entity as determined by Kathleen in its sole discretion;
- d. posting advertisements or solicitations of business;
- e. promoting or publicizing promotional contests;
- f. importing, exporting, selling or offering to sell, directly or indirectly, any regulated item or information in breach of any embargo, trade sanction, import or export control law that may be imposed by the government in any country;
- g. disrupting the normal flow of dialogue, or posting comments that are not related to the topic being discussed;
- h. posting chain letters or pyramid schemes;
- i. impersonating another person;
- j. distributing viruses or other harmful computer code;
- k. obtaining or seeking to obtain access to any software or data of Kathleen or any of its suppliers other than as specifically permitted and as reasonably necessary to use the Site;
- l. using any automatic means, including software, to interfere with or attempt to interfere with the Site or any related services or their use by any other user;
- m. causing any unreasonable burden or load on the Site or its computer systems;
- n. undertaking any activity which creates loss or damage or potentially creates loss or damage to Kathleen's computer systems;
- o. harvesting or otherwise collecting information about others, including email addresses, without their identification for posting or viewing comments;
- p. allowing any other person or entity to use your identification for posting or viewing comments;
- q. posting the same note more than once or "spamming"; or

11 MONITORING PUBLIC AREAS

Kathleen reserves the right but is not obligated to do any or all of the following:

- a. record the dialogue in Public Areas;
- b. investigate an allegation that a communication does not conform to the terms of this section and determine in its sole discretion to remove or request the removal of the communication(s);
- c. remove communications which are abusive, illegal, or disruptive, or that otherwise fail to conform with the Terms and Conditions of Use;
- d. terminate a user or member's access to any or all Public Areas and/or the Site upon Kathleen's reasonable belief that such user or member is in breach of the Terms and Conditions of Use;
- e. monitor, edit, or disclose any communication in Public Areas; and/or
- f. edit or delete any communication(s) posted on the Site, regardless of whether such communication(s) violate the Terms and Conditions of Use.

Kathleen shall have no liability or responsibility to users or members of the Site and Services or any other person or entity for performance or non-performance of the aforementioned activities.

12 PUBLIC AREA DISCLAIMER

The opinions expressed by those providing comments in any Public Areas do not necessarily reflect the opinions of Kathleen. The Public Areas comment sections are not intended as, and is not, a substitute for professional medical advice. All decisions about clinical care should be made in consultation with your treating physician.

When participating in Public Areas, never assume that people are who they say they are, know what they say they know, or are affiliated with whom they say they are affiliated. Kathleen is not responsible for the content or accuracy of any information, and will not be responsible for any reliance or decisions made based on such information. When using Public Areas, you may not post, transmit, link to, or otherwise distribute any information, materials or content that do not generally pertain to the designated topic or theme of the particular Public Area. Use of Public Areas for commercial purposes of any kind is strictly prohibited. Kathleen reserves the right to refuse to post or to remove any information or materials, in whole or in part, that, in its sole discretion, are unacceptable, undesirable, or in violation of the Terms and Conditions of Use.

KATHLEEN DOES NOT MONITOR, CONTROL, OR SCREEN ANY INFORMATION, MATERIALS, OR CONTENT POSTED BY USERS IN PUBLIC AREAS FOR THE PURPOSE OF PROTECTING PERSONAL INFORMATION. USE CAUTION WHEN PROVIDING ANY PERSONAL INFORMATION IN THE PUBLIC AREAS. ANY PERSONAL INFORMATION YOU SHARE IN PUBLIC AREAS ARE NOT PRIVATE COMMUNICATIONS AND MAY BE READ BY ANY OTHER USER WITHOUT YOUR KNOWLEDGE. KATHLEEN HAS NO RESPONSIBILITY TO PROTECT ANY PERSONAL INFORMATION YOU SHARE IN PUBLIC AREAS AND KATHLEEN SHALL NOT BE LIABLE, DIRECTLY

OR INDIRECTLY, FOR ANY DAMAGE OR LOSS SUFFERED BY YOU WHICH IS CAUSED OR ALLEGED TO BE CAUSED BY OR IN CONNECTION WITH SHARING PERSONAL INFORMATION IN PUBLIC AREAS.

13 MISUSE

In consideration of the availability, and your use of, the Site, you agree to comply with all applicable laws and the Terms and Conditions of Use when using the Site and Member Services. You also agree that neither you, nor any person influenced by you, or any person acting under your direction, will:

- a. use the Site or Member Services in such a way that violates applicable laws, license agreements, copyright, or other intellectual property rights;
- b. post, transmit, link to, or otherwise distribute any materials, information, or content constituting, advocating or encouraging conduct that would constitute a criminal offence or give rise to civil liability, or otherwise use the Site in a manner which is contrary to law or would serve to restrict or inhibit any other use from using or enjoying the Site, or the Internet;
- c. post, transmit, link to, or otherwise distribute any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful material or information; or
- d. use the Site to commit illegal acts, "hack" the Site, or modify or interfere with the Site in any way; or
- e. do any act which is considered to be a material breach of the Terms and Conditions of Use as set forth in Section 12 herein.

Any of the above actions will constitute **Misuse**.

Any acts you commit, or cause to be committed, which, in the sole opinion of Kathleen, intentionally expose the Site to cyber threats such as viruses or hacking, increase the likelihood of a security breach, or cause or may cause any reputational harm to Kathleen will also constitute Misuse. Kathleen retains the right to take steps to identify and prevent Misuse of the Site.

14 USER LIABILITY

You will be liable for any damage resulting from the following:

- a. your Misuse of the Site;
- b. your use of the Site when it was the basis for someone taking legal action against Kathleen for violations of applicable laws, license agreements, copyright or other intellectual property rights; or
- c. your use of the Site resulted in others being unable to use the Site properly, resulting in legal action against Kathleen.

15 KATHLEEN'S LIMITATION OF LIABILITY

THE USE OF THE SITE, MEMBER SERVICES AND THE CONTENT IS AT YOUR OWN RISK.

When using the Site, information will be transmitted over a medium that may be beyond the control and jurisdiction of Kathleen. Accordingly, Kathleen assumes no liability for or relating to the delay, failure, interruption, or corruption of any data or other information transmitted in connection with use of the Site.

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Kathleen is not liable for any losses you may suffer which result from any viruses, "Trojan Horses", "worms", "cancelbots" or other harmful, disruptive or destructive files or computer programs that may infect your computer equipment or other property on account of your access to, or use of the Site, Services or Content. Kathleen is not liable for any losses you may suffer which result from any attack from third parties, Account Data or the Site.

IN THE EVENT THAT YOU HAVE A DISPUTE WITH ONE OR MORE USERS OR MEMBERS, KATHLEEN HEREBY DISCLAIMS AND YOU HEREBY WAIVE ANY RECOURSE TO OR AGAINST KATHLEEN AND AGREE TO RELEASE AND INDEMNIFY KATHLEEN AND ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS AND THIRD-PARTY CONTRACTORS AND SUPPLIERS FROM AND AGAINST ANY AND ALL CLAIMS, DEMANDS, DAMAGES, LOSSES, COSTS AND EXPENSES OF EVERY KIND AND NATURE, KNOWN AND UNKNOWN, SUSPECTED AND UNSUSPECTED, DISCLOSED AND UNDISCLOSED, ARISING OUT OF OR IN ANY WAY CONNECTED WITH SUCH DISPUTES OR ANY BREACH OF THE TERMS AND CONDITIONS OF USE.

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responsible for any damage or loss suffered by you as a result of the download or use of such material or data, including damage to your computer system or loss of data.

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THE ENTIRE LIABILITY OF KATHLEEN, HER LICENSORS AND SUPPLIERS, AND YOUR EXCLUSIVE RECOURSE, IN THE EVENT OF ANY CLAIM(S) FOR WHICH THE KATHLEEN PARTIES OR ANY OF THEM MAY PROPERLY BE HELD LIABLE UNDER THIS AGREEMENT, REGARDLESS OF THE FORM OF ACTION OR BASIS OF LIABILITY (INCLUDING STATUTE, CONTRACT, TORT, NEGLIGENCE, GROSS NEGLIGENCE, STRICT LIABILITY, BREACH OF A FUNDAMENTAL TERM OR FUNDAMENTAL BREACH), SHALL BE LIMITED IN THE AGGREGATE (REGARDLESS OF THE NUMBER OF CLAIMS), TO THE AMOUNTS PAID BY YOU TO KATHLEEN. NO LEGAL ACTION OR PROCEEDING ARISING OUT OF THIS AGREEMENT, REGARDLESS OF FORM OR BASIS IN LAW, MAY BE BROUGHT BY YOU AGAINST KATHLEEN OR ANY OF THE OTHER KATHLEEN PARTIES MORE THAN TWELVE (12) MONTHS AFTER THE FACTS GIVING RISE TO THE CAUSE OF ACTION HAVE OCCURRED, REGARDLESS OF WHETHER THOSE FACTS BY THAT TIME ARE KNOWN TO, OR OUGHT REASONABLY TO HAVE BEEN DISCOVERED BY YOU. THE LIMITATION OF LIABILITY PROVISIONS OF THIS AGREEMENT REFLECT ANY INFORMED VOLUNTARY ALLOCATION OF THE RISKS (KNOWN AND UNKNOWN) THAT MAY EXIST IN CONNECTION WITH THE PERFORMANCE BY KATHLEEN OF THEIR RESPECTIVE OBLIGATIONS AND RESPONSIBILITIES HEREUNDER AND SUCH VOLUNTARY RISK ALLOCATION REPRESENTS A MATERIAL PART OF THE AGREEMENT REACHED BETWEEN YOU AND KATHLEEN IN RESPECT OF THE SITE, Services and Content.

The Site may contain links to other websites maintained by independent third parties over which Kathleen has no control. Any such links are provided solely as a convenience for users of the Site and do not constitute an endorsement by Kathleen of the content of such third-party sites. Kathleen makes no representations and disclaims all responsibility for such privacy practices, contents or accuracy of content on any such third-party websites. Your use of such links is solely at your own risk. Links to this website may also be provided from other sites either known or unknown to Kathleen and access to any other website linked to or from the Site is at your own risk. The Internet is not a secure medium and is subject to possible interception, loss, corruption, or alteration of communication for which Kathleen assumes no liability.

Kathleen specifically disclaims any liability to any users in jurisdictions in which the uses of services such as those offered by Kathleen are illegal. Kathleen is not liable for any

consequences resulting from the use of the Site, Services or Content by users in jurisdictions where such use is illegal.

16 INDEMNITY

YOU AGREE TO DEFEND, INDEMNIFY, AND HOLD KATHLEEN, HER OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, AND SUPPLIERS, HARMLESS FROM AND AGAINST ANY CLAIMS, ACTIONS OR DEMANDS, LIABILITIES AND SETTLEMENTS INCLUDING WITHOUT LIMITATION, REASONABLE LEGAL AND ACCOUNTING FEES, RESULTING FROM, OR ALLEGED TO RESULT FROM, YOUR VIOLATION OF THE TERMS AND CONDITIONS OF USE.

17 FORCE MAJEURE

Kathleen will not be liable for any delay or failure to perform to the extent due to causes beyond its reasonable control.

18 TRANSFER OF RIGHTS

You cannot transfer your rights or commitments arising from this Agreement to anyone. Kathleen retains the right to transfer its rights or obligations arising from this Agreement to others without your consent.

19 NOTICE

You agree that sending an email to kate@KateWitkowski.com will constitute effective notice. If you need to contact Kathleen you can do so through the Site, and an email sent to Kathleen's email address displayed on the Site will constitute effective notice. Notice will be effective once the email is sent, unless the party sending the email becomes aware that it was not deliverable.

20 ARBITRATION

ANY CLAIM, DISPUTE, OR CONTROVERSY (WHETHER IN CONTRACT, TORT, OR OTHERWISE, WHETHER PRE-EXISTING, PRESENT OR FUTURE, AND INCLUDING STATUTORY, COMMON LAW, INTENTIONAL TORT AND EQUITABLE CLAIMS CAPABLE IN LAW OF BEING SUBMITTED TO BINDING ARBITRATION) AGAINST KATHLEEN, her agents, employees, officers, directors, successors, assigns or affiliates (collectively for purposes of this paragraph, **Kathleen**) arising from or relating to the Terms and Conditions of Use, their interpretation, or the breach, termination or validity thereof, the relationships between the parties, whether pre-existing, present or future, (including, to the full extent permitted by applicable law, relationships with third parties who are not signatories to the Terms and Conditions of Use), Kathleen's advertising, or any related purchase SHALL BE RESOLVED EXCLUSIVELY AND FINALLY according to the laws of the United States. The language of the arbitration shall be English. The arbitration will be limited solely to the dispute or controversy between the user and Kathleen. Any award

of the arbitrator(s) shall be final and binding on each of the parties and may be entered as a judgment in any court of competent jurisdiction.

21 DISCLOSURES

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While all attempts have been made to verify the information in all publications, neither the author nor the publisher assumes any responsibility for errors, omissions, or contrary interpretations of the subject matter.

Any perceived slights of specific persons, peoples, or organizations are unintentional.

22 GENERAL

Kathleen may change, suspend, or discontinue any aspect of the Site at any time, including the availability of any Services, Content, or related features and databases. Kathleen may also impose limits on certain Services and Content or restrict your access to parts or the entire Site without notice or liability.

This Agreement shall be deemed to have been made and performed exclusively in the United States and shall be governed by and interpreted in accordance with the laws of the United States without regard to conflict of laws principles. Subject to the Arbitration provision above, you agree to submit to the exclusive jurisdiction of the United States, and hereby waive the application of any conflict of laws or rules that would result in a different forum, including physical location, residence or domicile.

Kathleen's failure to insist upon or enforce strict performance of any provision of this Agreement will not be construed as a waiver of any provision or right.

The individual clauses of this Agreement are valid independent of each other and, should any part of this Agreement be declared invalid or unenforceable by a court of competent jurisdiction, this will not affect the validity of any remaining portion and such remaining portion shall remain in full force and effect as if the invalid portion of this Agreement had been eliminated.

The parties are independent parties. No agency, partnership, joint venture, employee-employer or franchisor-franchisee relationship is intended nor created by this Agreement and neither party shall state or imply anything to the contrary.

This Agreement constitutes the entire agreement with respect to access and use of the Site and the Services and the relationship between the parties for the purposes of the same.

The rights and remedies of a party hereunder are cumulative and no exercise of enforcement by a party of any right or remedy hereunder shall preclude the exercise or enforcement by the party of any other right or remedy hereunder or which the party is otherwise entitled by law or equity.

This Agreement may not be assigned you. Kathleen may assign this Agreement and the Site in its sole discretion without notice to you. This Agreement was written in English and, in any legal dispute, this English version shall be legally binding.

ALL RIGHTS NOT EXPRESSLY GRANTED HEREIN ARE RESERVED.

Effective May 9, 2023