

## Privacy & Safety Policy

We respect our users' privacy and safety. Please read the following to understand your rights at this website, safety of your private data and website terms of use.

### 1. Cookie Policy.

Host uses cookies – small text files that are placed on your machine to help the site provide a better user experience.

#### **What are Cookies?**

Cookies are used to retain user preferences, store information for things like shopping carts and affiliate link clicks, and provide tracking data to third party applications like Google Analytics.

As a rule, cookies will make your browsing experience better.

#### **Disabling Cookies**

However, you may prefer to disable cookies on this site and on others. The most effective way to do this is to disable cookies in your browser.

You can change your browser settings by clicking the appropriate link as follows: [Firefox](#), [Chrome](#), [Internet Explorer](#) and/or [Safari](#).

We suggest consulting the Help section of your browser or taking a look at [the About Cookies website](#) website which offers guidance for all modern browsers.

### 2. Privacy Policy.

You may provide certain personal information, such as your first and last name and email address, when you subscribe to our newsletter or download our free resources.

We respect and are committed to protecting your privacy. We do not sell or otherwise provide personal information to other companies for the marketing of their own products or services. We will retain your personal information for as long as your subscription is active or as needed to provide You services or as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

We reserve the right to disclose your personal information as required by law (e.g., to comply with a subpoena, warrant, or court order) and when we believe that disclosure is necessary to protect our rights, avoid litigation, protect your safety or the safety of others, investigate fraud, and/or respond to a government request. We may also disclose information about You if we determine that such disclosure should be made for reasons of national security, law enforcement, or other issues of public importance.

### 3. Website Terms of Use.

These Terms set out the terms between Client and Host (the "Website"). These Terms apply to all users of, and visitors to, the Website. Your use of the Website means that you accept and agree to abide by these Terms and our Privacy and Cookies Policy (as stated above) which is deemed to form part of these Terms. These Terms take effect from the date of your first use of the Website.

#### 3.1 Acceptable Use.

You must not use our 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 our website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, Trojan horse, worm, keystroke logger, rootkit or other malicious computer software.

You must not conduct any systematic or automated data collection activities (including without limitation – scraping, data mining, data extraction and data harvesting) on or in relation to our website without our express written consent.

You must not use our website to transmit or send unsolicited commercial communications.

You must not use our website for any purposes related to marketing without our express written consent.

### 3.2 Intellectual Property.

Unless otherwise stated, we or our licensors own the intellectual property rights in the website and material on the website. Subject to the license below, all these intellectual property rights are reserved.

You may view, download for caching purposes only, and print pages from the website for your own personal use, subject to the restrictions set out below and elsewhere in these terms of use.

You must not:

- republish material from this website (including republication on another website) without properly attributing the work to this website by way of a clickable link (in any format);
- sell, rent or sub-license material from the website;
- show any material from the website in public;
- reproduce, duplicate, copy or otherwise exploit material on our website for a commercial purpose;
- edit or otherwise modify any material on the website; or
- redistribute material from this website.

### 3.2 Our Liability.

- NOTHING IN THESE TERMS EXCLUDES OR LIMITS LIABILITY FOR: (A) DEATH OR PERSONAL INJURY CAUSED BY OUR NEGLIGENCE; (B) FRAUDULENT MISREPRESENTATION; OR (C) ANY OTHER LOSS OR DAMAGE FOR WHICH LIABILITY CANNOT BE LIMITED OR EXCLUDED BY LAW.
- WE ARE NOT LIABLE FOR ANY LOSS OR DAMAGE INCLUDING DIRECT, INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES, OR ANY LOSS OF PROFITS, REVENUE, DATA OR MANAGEMENT TIME ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF THE WEBSITE.
- The content of this Website does not constitute professional advice or detailed guidance. While we try to ensure that content on the Website is correct, reputable and of high quality, WE GIVE NO REPRESENTATION OR WARRANTY, WHETHER EXPRESS OR IMPLIED IN RELATION TO THE CONTENT AND AS TO WHETHER THE CONTENT IS ACCURATE COMPLETE OR CURRENT. WE SHALL NOT BE LIABLE FOR ANY RELIANCE PLACED ON ANY OF THE CONTENT ON THE WEBSITE BY YOU OR ANY THIRD PARTY.
- The Website may contain links to other websites or material that are beyond our control. WE ARE NOT RESPONSIBLE FOR THE CONTENT ON ANY THIRD PARTY WEBSITE.
- You acknowledge that the above exclusions and limitation of liability are reasonable given that the Website merely displays information and reviews in relation to third party products and services.

### 3.3 General Terms.

- We may update these Terms from time to time for legal or regulatory reasons or to allow the proper operation of the Website. Any changes will be notified via a suitable announcement on the Website. The changes will apply to the use of the Website after we have given notice. If you do not wish to accept the new Terms you should not continue to use the Website. If you continue to use the Website after the date on which the change comes into effect, your use of the Website indicates your agreement to be bound by the new Terms.
- You may not assign any of your rights or transfer any of your obligations under these Terms to any other person.
- If we decide not to exercise or enforce any right that we have against you at a particular time, this does not prevent us from later deciding to exercise or enforce that right.
- We shall not be responsible for any breach of these Terms caused by circumstances beyond our reasonable control.

- We take all reasonable steps to ensure that this website is available 24 hours every day, 365 days per year. However, websites do sometimes encounter downtime due to server and, other technical issues. Therefore, we will not be liable if this website is unavailable at any time.