

TERMS AND CONDITIONS, PRIVACY POLICY AND DISCLAIMER

Welcome!

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Any information on this Site is provided for promotional or informational purposes only and is not to be relied upon as a professional opinion. By using this Site, you accept and agree that following and using any information or recommendation provided on this Site is at your own risk.

TERMS AND CONDITIONS

Please read the following carefully!

Your access to and use of this Site is subject to legally binding terms and conditions which you accept and agree to by accessing this Site.

The following terms and conditions (“**Terms and Conditions**”) form a binding agreement (this “**Agreement**”) between you and Integrative Radiance, a Sole Proprietorship operating out of the State of Tennessee (“**Integrative Radiance**”). Integrative Radiance may modify, amend, supplement and replace these Terms and Conditions at any time without providing you with advance notice. Your continued use of this Site after any change means you have accepted the changed Terms and Conditions.

1. **Copyright.** All materials created by Integrative Radiance on the Site are protected by United States copyright laws as original works. The absence of a registered copyright symbol does not mean that such materials are not protected as belonging to Integrative Radiance.
2. **Links to Third Party Websites.** This Site may contain links to third party websites. All such linked sites, materials and pages are not under the control of Integrative Radiance and Integrative Radiance is not responsible for the content contained in any linked website nor for any losses or damages you may incur as a result of the use of any third party website. Integrative Radiance accepts no liability for any errors or omissions contained in third party websites. These links are provided to improve your use of this Site, enable you to connect with Integrative Radiance on various platforms, help Integrative Radiance offer the easiest services for you and conduct transactions.
3. **Use License.** If Integrative Radiance has materials on the Site which you can download, permission is granted to download copies of the materials for personal, non-commercial viewing only. This is the grant of a license, not a transfer of title, and under this license you may not:
 - 3.1. modify or copy the materials;
 - 3.2. use the materials for any commercial purpose or for any public display (commercial or non-commercial);
 - 3.3. transfer the materials to another person or “mirror” the materials on any other server.

This license shall automatically terminate if you violate any of these restrictions and may be terminated by Integrative Radiance at any time. Upon terminating your viewing of these materials

or upon the termination of this license, you must destroy any downloaded materials in your possession, whether in electronic or printed format.

4. **Refunds.** Our refund policy for any of the services or products sold on the Site is as follows: All sales are final.
5. **Disclaimer.** Our goal is to share information in an informative, open, and honest way. That being said, any information and services provided on or through the Site is for informational and educational purposes only. What we share is the opinion and perspective of Integrative Radiance. The information and education is not intended or implied to supplement or replace professional or medical advice. Before taking any action, please make sure you consult with a doctor or licensed healthcare professional administering your medical care. .
6. **No Guarantees.** We make **no guarantees** about any particular results or benefits that you'll get from our Site, our products or services. We will do everything possible to give you the tools to succeed, however we make no guarantees. We believe that knowledge is power. We will be your guiding support to encourage and empower you with your health and wellness. However, **you** are your own best health advocate and learning how to **apply** this knowledge is key to your success. So, please be sure to keep in mind that we make no promises regarding results and make no guarantees. **You are the key player** in your success.
7. **Site Terms of Use Modifications.** Integrative Radiance may revise these Terms and Conditions for its Site at any time without notice. By continuing to use the Site after Integrative Radiance modifies this Agreement, you are agreeing to be bound by the updated version of this Agreement.
8. **Limitation of Liability.** In no event shall Integrative Radiance or its affiliates be liable for any damages (including, without limitation, damages for loss of data or profit, or due to business interruption) arising out of the use or inability to view or use the materials or content on the Site, even if Integrative Radiance has been notified orally or in writing of the possibility of such damage.
9. **Choice of Laws and Venue.** The parties agree to irrevocably submit all claims relating to Integrative Radiance's Site to the exclusive jurisdiction of the courts of the State of Tennessee without regard to its conflict of law provisions.
10. **Indemnity.** As a condition of your use of this Site, you indemnify Integrative Radiance and its directors and affiliates from and against any and all liabilities, expenses (including legal fees) and damages arising out of claims resulting or arising from your use of this Site.
11. **Entire Agreement.** These Terms and Conditions and any other legal notices, policies and guidelines of Integrative Radiance linked to these Terms and Conditions or contained on this Site constitute the entire agreement between you and Integrative Radiance relating to your use of this Site and supersede any prior understandings or agreements (whether oral or written), claims, representations, and understandings of the parties regarding such subject matter. This Agreement may not be amended or modified except by Integrative Radiance. If for any reason a court of competent jurisdiction finds any provision or portion of these Terms and Conditions to be unenforceable, that portion or provision shall be enforced to the maximum extent permissible so as to effectuate the intent of the parties as reflected by that provision, and the remainder of these Terms and Conditions shall continue in full force and effect. Failure by Integrative Radiance to enforce or exercise any provision of these Terms and Conditions shall not constitute a waiver of that right. Paragraph headings are for reference only.

PRIVACY POLICY

Integrative Radiance understands how important your privacy is. This privacy policy (the “**Privacy Policy**”) sets out the privacy policies and practices for Integrative Radiance and its subsidiaries and affiliates (collectively, “**Integrative Radiance**”) with respect to how Integrative Radiance collects your personal information. It also describes how Integrative Radiance maintains, uses, and discloses personal information. This Privacy Policy applies to information collected from you by Integrative Radiance via the Site. This Privacy Policy also sets out how you can access certain information that Integrative Radiance may collect about you.

In this Privacy Policy, personal information means information about an individual whose identity is apparent or can be reasonably ascertained from the information as further defined under applicable privacy laws (“**Personal Information**”).

Please note that the Site may contain links to other third-party websites that are not controlled or operated by Integrative Radiance. All of these third parties are listed in section 4.4 of this Agreement and we will not direct you to any third party site not listed below. This Privacy Policy does not apply to such third-party websites, and Integrative Radiance is not responsible for the content of such third-party websites or the privacy practices of such third parties. Integrative Radiance encourages you to request and review the privacy policies of any third parties upon disclosing your Personal Information to such parties or when visiting such third-party websites.

1. **Consent of Collection of Information.** By submitting Personal Information to Integrative Radiance and its Site or any of its service providers, you agree and consent to the collection of your Personal Information and consent to the use, disclosure and transfer of your Personal Information in accordance with the provisions of this Privacy Policy. You may always refuse or withdraw your consent by contacting Integrative Radiance at integrativeradiance@gmail.com. You understand that if you withdraw your consent, Integrative Radiance may not be able to continue to offer its services and provide its information to you.
2. **Children Under 18.** The Site is not intended for children under eighteen (18) years of age. No one under age 18 may provide any Personal Information to or on the Site. Integrative Radiance does not knowingly collect Personal Information from children under 18. If you are under 18, do not use or provide any information on the Site or through any of its features, register on the Site, make any purchases through the Site, use any of the interactive or public comment features of the Site, or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use. If Integrative Radiance learns we have collected or received Personal Information from a child under 18 without verification of parental consent, we will delete that information. If you believe Integrative Radiance might have any information from or about a child under 18, please contact us at integrativeradiance@gmail.com.
3. **Revisions to this Privacy Policy.** Integrative Radiance reserves the right, in Integrative Radiance’s sole discretion, to change, modify, add or remove portions of this Privacy Policy at any time and from time to time, without prior notice to you. Integrative Radiance will treat your continued use of the Site following such revision as your acceptance of the revised terms. All revisions will be posted to the Site and will apply to any Personal Information collected on or after the date posted. Integrative Radiance will obtain the necessary consents required under applicable privacy laws if it seeks to collect, use or disclose your Personal Information for purposes other than those to which consent has been obtained, unless otherwise required or permitted by law.
4. **What Personal Information does Integrative Radiance collect and how is it processed?**
 - 4.1 **What do we collect?** Integrative Radiance may directly collect your name, address, phone number and email address. There may be other information you provide but that will not be collected by Integrative Radiance and instead will be collected by the third parties Integrative Radiance works with as outlined in 4.4.

4.2 Email. We may send you a newsletter or other promotional materials through email. We will only contact you through our newsletter for promotional or educational purposes. Subscribing to our newsletter is optional and you will always be able to unsubscribe.

4.3 Phone Number. If you become a client, we will collect your phone number and we may contact you via phone if we feel there is information which would be beneficial to share with you. In accordance with everything outlined in this Privacy Policy, if you do not want to be reached by phone, you can ask us not to contact you via phone or you can choose not to share your phone number.

4.4 Third Parties. Integrative Radiance may work with third party applications in order to provide you with the best services on the Site. These organizations may collect Personal Information from you in order to provide you with the services, including your name and contact information. Specifically, the third parties Integrative Radiance may work with on the Site are listed below. We've included links to their privacy policies to ensure you are comfortable using them.

4.4.1 Zoom: <https://zoom.us/privacy>,

4.4.2 Google Drive: <https://www.google.com/drive/terms-of-service/>,

4.4.3 Paypal: <https://www.paypal.com/va/webapps/mpp/ua/privacy-full>,

4.4.4 Calendly: <https://calendly.com/pages/privacy>

4.4.5 Quickbooks: <https://www.intuit.com/privacy/>

4.4.6 ConvertKit: www.convertkit.com

5. How will Integrative Radiance use your Personal Information? Your Personal Information will be used to provide you with promotional and informative materials and offers and deliver the products and services you can purchase or subscribe to from the Site. Specifically:

5.1. Your credit card information will not be kept by Integrative Radiance but instead by one of the third parties listed in section 4.4 above;

5.2. Your name and e-mail address are collected but will not actually be stored on the Site. Any information captured will be processed through third party websites in section 4.4 above;

5.3. Your phone number may be used to contact you via phone if there is information we would like to share which we feel would benefit you;

5.4. If you subscribe to our newsletter your email address will be used to send the newsletter to you;

5.5. If we send you the newsletter for educational purposes, we will be sure to provide you with high value content, special offers, healthy recipes, and other information that provides you inspiration and healing benefits. You can opt not to receive these emails from us by either clicking "unsubscribe" at the bottom of the email or by sending a message that includes your email address and a request that you not be included on the mailing list.

5.6. We may use your email address to respond when you submit a question or suggestion to us, or when you request assistance regarding a service or product you purchased;

5.7. We may share your information if we believe in good faith that disclosure of your information is required to protect your safety or the safety of others, to investigate a fraud, or to respond to a government, judicial or other legal request or to comply with the law.

6. **Storing Your Personal Information.** Integrative Radiance's web service may store your Personal Information when you interact with the Site. **Integrative Radiance will be happy to delete any of your Personal Information that it holds upon a written request made by you.** Your Personal Information will be safely disposed of by Integrative Radiance.
7. **Storing Your Phone Number.** Your phone number will be kept in the phone or contacts database of Integrative Radiance and associates. Wherever it is stored, it will always be protected with a password and will never be shared with third parties without your permission.
8. **We Play by The Rules.** The Site and Integrative Radiance abide by all relevant United States federal and State privacy laws in all aspects of our operations. This Privacy Policy is also compliant with GDPR and CCPA regulations. If you have any questions about our legal compliance, feel free to reach out to integrativeradiance@gmail.com.
9. **Do Not Track Signals.** Integrative Radiance currently does not recognize or respond to browser-initiated Do Not Track (DNT) signals, as the Internet industry is currently still working on Do Not Track standards and there is no accepted standard on how to respond to such signals.
10. **Analytics.** The Site keeps the following information from your visits to our webpage:
 - 10.1. Visitor information to improve our customer engagement which tells us where and when people visit the Site and how long they stay there; and
 - 10.2. IP information for website and server security.
11. **Cookies.** The Site uses 'cookies' to keep a record of the number of times you've visited the Site and how you interacted with the Site during each visit. In addition to this, the Site also uses cookies which are not absolutely essential for your use of the Site. Your continued use of the Site serves as consent for these cookies.
 - 11.1. A cookie is a small text file that gets sent by the servers of the Site to your hard drive and can only be read and interpreted by the Site's servers. No Personal Information is stored in the cookie and there is nothing on it which can identify you personally.
 - 11.2. Cookies have an important function in how you interact while visiting the Site, ensuring the usability of the Site's different features, helping the Site understand your preferences, and thus can improve your experience on the Site. If you do not want cookies from the Site, simply adjust the settings in your web browser to disable cookies. This may change the way you access the Site and may also render some of the Site's features unusable, but of course it is your choice to do so.
12. **Disclosure of Personal Information.** Integrative Radiance will NEVER sell or license any Personal Information we collect from you. Integrative Radiance is not liable for any disclosure of your Personal Information by any third party, particularly the ones outlined in section 4.4 above. By purchasing the services and products offered by Integrative Radiance, you agree to be bound to and consent to the provisions of our third parties' privacy policies. In the event that Integrative Radiance changes its practices, you will be notified and you will be able to opt-out of Integrative Radiance using your Personal Information by contacting us at integrativeradiance@gmail.com.
13. **Choice of Laws and Venue.** This Privacy Policy and the use of the Site are governed by the laws of the United States and the State of Tennessee. The parties agree to irrevocably submit all claims to the exclusive jurisdiction of the courts of the State of Tennessee. If a dispute arises, we agree to first resolve it through binding arbitration to take place in the State of Tennessee.
14. **Your Consent.** By choosing to provide Integrative Radiance with your Personal Information you are consenting to its collection, use and disclosure in accordance with the principles outlined in this Privacy Policy. **If you are under the age of 18, you must not provide any Personal**

Information to us without the consent of your parent or guardian, or as otherwise provided for by applicable law.

- 15. Protecting Your Privacy.** Integrative Radiance is committed to protecting your privacy. Security measures, such as using passwords on servers and computers, and locked cabinets where Personal Information is stored have been adopted to protect your Personal Information against loss or theft, unauthorized access, disclosure, copying, use or modification. Online transactions are completed using third party applications outlined in section 4.4 above. Please refer to the third parties' privacy policies, of which links have been provided above, for clarification on how your transaction and Personal Information will be handled. Integrative Radiance makes no promises, warranties or representations about the manner in which your Personal Information is handled by third parties and bears no liability whatsoever for their use of them.
- 16. Verifying your Identity.** Integrative Radiance will ask you to verify your identity when you contact us or submit a request regarding your Personal Information. Integrative Radiance will ask you to provide sufficient information that allows us to reasonably verify that you are the person who we collected Personal Information about.
- 17. The Internet Can Be Unreliable.** The internet is, by its nature, inherently open and subject to interception of information. We cannot guarantee that the information you provide to Integrative Radiance over the internet or otherwise will not be intercepted by third parties while it is being communicated by means that are outside of Integrative Radiance's control.
- 18. Verifying and Amending Your Personal Information.** Integrative Radiance tries to ensure that all Personal Information about you that is in our possession is accurate, complete, and up-to-date. Please contact us at integrativeradiance@gmail.com to advise us of any changes to your Personal Information. You may request access to the Personal Information held by Integrative Radiance at any time or seek to make corrections to it.
- 19. Resolving your concerns.** If you have any questions or concerns about Integrative Radiance's Personal Information collection, use and disclosure practices, please let us know at integrativeradiance@gmail.com and we will do our best to help you.

DISCLAIMER

This Disclaimer (the “**Disclaimer**”), in concert with our Terms and Conditions and Privacy Policy determine the rules of how you can use this Site and any of Integrative Radiance’s social media profiles, and how you access our content and services, either as a paying customer or simply a website visitor.

1. **Qualifications.** Integrative Radiance and its operators may hold the following qualifications and professional certifications related to Integrative Radiance: Certified Integrative Health Coach, AADP, Holding Space Consultant, Certified Birth Doula, CD(DONA), and Certified Medical Interpreter, CMI - Spanish. Integrative Radiance makes no representations to hold any other qualifications or representations outside of these titles.
2. **Not Professional Advice.** Nothing shared on this Site by Integrative Radiance is considered medical advice. This is simply a compilation of high value content and supportive services that Integrative Radiance is providing. Integrative Radiance and its services are not a substitute for medical advice or diagnosis. Please seek professional or medical advice in conjunction with obtaining our services and clearly understand that Integrative Radiance’s services are not a substitute for medical advice, treatment, or medical care.
3. **Video Disclaimer.** In engaging with the content and videos shared on Integrative Radiance’s Site and other platforms, including Youtube, you hereby release Integrative Radiance from any liability related to any injuries or issues which may arise from engaging with, participating in, or viewing this content. **You are responsible for your own actions when accessing this content.** This content is posted for educational and informational purposes only and is not tailored to you specifically in any way. Please note that this content is simply Integrative Radiance’s interpretation and approach, and that Integrative Radiance makes no representations about its efficacy and does not promise or guarantee any specific results. Please feel free to connect with Integrative Radiance to ask us any questions. All communications should be directed to integrativeradiance@gmail.com.
4. **Social Media.** This Disclaimer applies to Integrative Radiance’s Site, content, services, and all social media. Specifically:
 - 4.1. **LinkedIn:** www.linkedin.com/in/anne-ferrier-crook-471a382b
5. **No Guarantees.** You understand that Integrative Radiance makes no guarantees whatsoever regarding any results based on any action or inaction based on the information we share or services we provide through the Site. At the end of the day, we will not be responsible or make any promises for what will happen in your life and health.
6. **Intention.** The intention of the information we share and post on the Site is for educational and promotional purposes only.
7. **Not a Client.** By accessing and using the Site, there is no client-professional relationship created between you and Integrative Radiance. You will only be a client once we enter into an agreement regarding the services or when you sign a contract that we send to you, thereby officially creating a therapeutic partnership. We hope to work together with you soon, but until we sign an agreement together, you are not an official client. By continuing to use the Site, you acknowledge that for the moment, we are just pals.
8. **Mistakes.** We are committed to doing our best. All of the content we put on the Site is intended to be as accurate and helpful as possible in providing you our content and services. That being said, please understand that we are human and can make mistakes, and there is a chance (albeit very small) that information on the Site may be inaccurate. If this happens, we will rectify it as soon as it comes to our attention! We will never intentionally mislead you and we are committed to providing you with the best high value content and services. If you have any issues with this, you are always welcome to stop using the Site.

9. **No Warranties.** Integrative Radiance makes no promises that the Site or third-party programs we use to offer our services and products will always be operational. If something goes wrong, obviously, we'll do everything we can to fix it asap. We also make no representations or warranties of any kind around any of the content we produce or share on the Site. To the maximum extent permissible by State of Tennessee laws, Integrative Radiance disclaims all warranties regarding all information, products and services offered on or through the Site.
10. **Reach Out.** Please feel free to connect with Integrative Radiance to ask us any questions. We welcome your questions and feedback! All communications should be directed to integrativeradiance@gmail.com. Thank you for your support of Integrative Radiance. We look forward to serving you and supporting you to achieve vibrant health!

With Love,

Integrative Radiance