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TERMS AND CONDITIONS

Karina Harris
P.O. Box 13011 Olympia, WA 98508

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For purposes of these Terms of Use, the word Submissions means text, content, advertisements, promotional material, graphics, audios, text, messages, ideas, concepts, suggestions, artwork, photographs, drawings, videos, audiovisual works, your and/or other person's™ names, likenesses, voices, usernames, profiles, actions, appearances, performances and/or other biographical information or material, and/or other similar materials that you submit, post, upload, embed, display, communicate, advertise, or otherwise distribute on or through the Site. through the Site. Karina Harris is pleased to receive your comments, suggestions, and Submissions regarding the Site, our products and services, and our opportunity. If you transmit to Karina Harris, post, or upload any Submissions to or through the Site, you grant the Company and its affiliates a non-exclusive, royalty-free, perpetual and irrevocable right to use, reproduce, modify, adapt, publish, translate, distribute and incorporate such Submissions and the names identified on the Submissions throughout the world in any media for any and all commercial and non-commercial purposes. By communicating a Submission to the Company, you represent and warrant that the Submission and your communication thereof conform to the Rules of Conduct set forth in Paragraph 10 below and all other requirements of these Terms of Use and that you own or have the necessary rights, licenses, consents, and permissions, without the need for any permission from or payment to any other person or entity, to exploit, and to authorize us to exploit, such Submission in all manners contemplated by these Terms of Use.

A Public Forum means an area or feature offered as part of the Site that offers the opportunity for users to distribute Submissions for viewing by one or more Site users, including, but not limited to, a chat area, message board, instant messaging, mobile messaging, social community environment, profile page, conversation page, blog, or e-mail function. You acknowledge that Public Forums and features offered therein are for public and not private communications, and you have no expectation of privacy with regard to any Submission to a Public Forum. We cannot guarantee the security of any information you disclose through any of these media; you make such disclosures at your own risk. You are and shall remain solely responsible for the Submissions you distribute on or through the Site under your username or otherwise by you in any Public Forum and for the consequences of submitting and posting the same. We have no duty to monitor any Public Forum. You should be skeptical about information provided by others, and you acknowledge that the use of any Submission posted in any Public Forum is at your own risk. Karina Harris is not responsible for, and does not endorse, the opinions, advice or recommendations posted or sent by users in any Public Forum and the Company specifically disclaim any and all liability in connection therewith. Submissions you distribute on or through the Site under your username or otherwise by you in any Public Forum and for the consequences of submitting and posting the same. We have no duty to monitor any Public Forum. You should be skeptical about information provided by others, and you acknowledge that the use of any Submission posted in any Public Forum is at your own risk. Karina Harris is not responsible for, and does not endorse, the opinions, advice or recommendations posted or sent by users in any Public Forum and the Company specifically disclaims any and all liability in connection therewith. You agree that you will not upload, post, or otherwise distribute, or link to or from the Site any Submission, Content, or material that: Promotes the sale of any non-Karina Harris™ products or services; is defamatory, abusive, harassing, threatening, or an invasion of a right of privacy of another person; (b) is bigoted, hateful, or racially or otherwise offensive; (c) is profane, violent, vulgar, obscene, pornographic, or otherwise sexually explicit; (d) otherwise harms or can reasonably be expected to harm any person or entity; (e) is libelous, slanderous, defamatory, or violates the law. s illegal or encourages or advocates illegal activity or the discussion of illegal activities with the intent to commit them, including a submission that is, or represents an attempt to engage in, child pornography, stalking, sexual assault, fraud, trafficking in obscene or stolen material, drug dealing and/or drug use, harassment, theft, or conspiracy to commit any criminal activity; infringes or violates any right of a third party including (a) copyright, patent, trademark, trade secret or other proprietary or contractual rights; (b) right of privacy

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Without the prior written consent of the Company, you may not: (a) transfer, assign, rent, use, copy or modify the Site or the web pages created through the Site, in whole or in part, except as expressly permitted in this Agreement; (b) decompile, reverse assemble or otherwise reverse engineer the Site, except to the extent the foregoing the restriction is expressly prohibited under applicable law; (c) reproduce, disclose, market, lease, transfer, distribute or revise the Site or the associated web pages; (d) distribute any executable versions of the site to third parties or use such executables in excess of the limitations set forth above; (e) use the Site to provide facility management, service bureau or other access or use of the program for the benefit of third parties; (f) You will not remove, alter or destroy any copyright notices, proprietary legends or other indicia of ownership.

The company may offer features such as bulletin boards or e-mail functions as part of the Site (referred to as Interactive Medium). You may not submit any material that is unlawful, harmful, harassing, threatening, abusive, hateful, libelous, defamatory, obscene, pornographic, profane, vulgar, indecent, sexually explicit or otherwise objectionable that would constitute a criminal offense, give rise to civil liability, or otherwise violate any applicable law. Please do not submit any material that is protected by copyright, patent, or other proprietary rights without obtaining permission of the copyright or patent owner or licensor. The Interactive Medium shall not be used for any commercial purposes. You will not submit any material to

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Except as otherwise provided in these Terms of Use, any controversy or claim arising out of or relating to these Terms of Use, or the breach thereof, shall be settled through confidential arbitration. The Parties waive rights to trial by jury or to any court. The arbitration shall be filed with and administered by, the American Arbitration Association in accordance with the AAA's Commercial Arbitration Rules and Mediation Procedures, which are available on the AAA's website at www.adr.org. Copies of the AAA's Commercial Arbitration Rules and Mediation Procedures will also be emailed to Distributors upon request to Karina Harris™ customer Service Department. Notwithstanding the rules of the AAA, unless otherwise stipulated by the Parties, the following shall apply to all Arbitration actions: shall be filed with, and administered by, the American Arbitration Association in accordance with the AAA's Commercial Arbitration Rules and Mediation Procedures, which are available on the AAA's website at www.adr.org. Copies of the AAA's Commercial Arbitration Rules and Mediation Procedures will also be emailed to Distributors upon request to Karina Harris™ customer Service Department. Notwithstanding the rules of the AAA, unless otherwise stipulated by the Parties, the following shall apply to all Arbitration actions: The Federal Rules of Evidence shall apply in all cases; The Parties shall be entitled to all discovery rights permitted by the Federal Rules of Civil Procedure; The Parties shall be entitled to bring motions under Rules 12 and/or 56 of the Federal Rules of Civil Procedure; The Federal Arbitration Act shall govern all matters relating to arbitration. The law of the State of Washington without regard to principles of conflicts of laws shall govern all other matters relating to or arising from the Agreement, The arbitration hearing shall commence no later than 365 days from the date on which the arbitrator is appointed, and shall last no more than five business days; The Parties shall be allotted equal time to present their respective cases; The arbitration shall be brought on an individual basis and not as part of a class or consolidated action. All arbitration proceedings shall be held in Olympia, Washington. There shall be one arbitrator selected from the panel that the AAA provides. Each party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. The decision of the arbitrator shall be final and binding on the parties and may, if necessary, be reduced to a judgment in any court to which the Parties have consented to jurisdiction as set forth in the Agreement. This agreement to arbitrate shall survive the cancellation or termination of the Agreement. There shall be one arbitrator selected from the panel that the AAA provides. Each party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. The decision of the arbitrator shall be final and binding on the parties and may, if necessary, be reduced to a judgment in any court to which the Parties have consented to jurisdiction as set forth in the Agreement. This agreement to arbitrate shall survive the cancellation or termination of the Agreement. The parties and the arbitrator shall maintain the confidentiality of the arbitration proceedings and shall not disclose to third parties: The parties and the arbitrator shall maintain the confidentiality of the arbitration proceedings and shall not disclose to third parties: The substance or content of any settlement offer or settlement discussions or offers associated with the dispute; The pleadings, or the content of any pleadings, or exhibits thereto, filed in any arbitration

proceeding; The content of any testimony or other evidence presented at an arbitration hearing or obtained through discovery in arbitration; The terms or amount of any arbitration award; The rulings of the arbitrator on the procedural and/or substantive issues involved in the case. Notwithstanding the foregoing, nothing in the Agreement shall prevent either party from applying to and obtaining from any court to which the Parties have consented to jurisdiction as set forth in the Agreement a temporary restraining order, preliminary or permanent injunction, or other equitable relief to safeguard and protect its intellectual property rights, trade secrets, and/or confidential information. rights, trade secrets, and/or confidential information.

By using the Site, you authorize the Company to periodically send you information and updates relating to the Company's business, products, programs, promotions, and other matters.

Karina Harris does not guarantee that the Site will be free from interruption. The Site may be subject to shutdown from time to time for maintenance, technical issues, and/or causes beyond Karina Harris's™ control. You agree that Karina Harris shall have no liability for any loss caused by any shutdown or interruption.

PRIVACY POLICY

You have entered the corporate website of Karina Harris LLC (referred to herein as Karina Harris's). This Site is operated by Karina Harris and is hosted on the server of Karina Harris's third-party technology provider. The information you submit on this site is sent to / accessed by Karina Harris. By visiting this Site and providing information to Karina Harris you consent to the following privacy policy, use and disclosure of information.

PERSONALLY IDENTIFIABLE INFORMATION

Through your use of or visits to our websites, you may be required or requested to provide personally identifiable information to us. Personally, identifiable information is any piece of information that can potentially be used to uniquely identify, contact, or locate a single person including names, addresses, email addresses, or telephone numbers. We use this information to maintain contact with customers.

PERSONALLY IDENTIFIABLE INFORMATION

Karina Harris DOES NOT share personally identifiable information with third parties except as set forth in this privacy policy.

AGGREGATE INFORMATION (NON-PERSONALLY IDENTIFIABLE)

Karina Harris may share aggregated demographic information with our partners, vendors, suppliers, third-party providers, and advertisers. This is not linked to any personally identifiable information.

BUSINESS TRANSITIONS

In the event, Karina Harris goes through a business transition, such as a merger, being acquired by another company, or selling a portion of its assets, the personal information of customers will, in most instances, be part of the assets transferred to the acquiring entity.

LAW ENFORCEMENT, JUDICIAL AND ADMINISTRATIVE

AGENCY DISCLOSURES

Karina Harris will provide confidential and personally identifiable information as necessary to comply with judicial and administrative orders, subpoenas, civil or criminal investigative demands, administrative and regulatory demands, and other legal obligations. In order for Karina Harris to conduct business in certain jurisdictions, Karina Harris may be called upon to disclose certain personally identifiable and confidential information to regulatory authorities in those jurisdictions. Such information may include but is not limited to, personally identifiable information. We will provide such information as we deem necessary.

COMMUNICATION FROM US

SPECIAL OFFERS AND UPDATES

Karina Harris may send an email or communicate with you via blogs with information about Karina Harris. information about Karina Harris.

SERVICE ANNOUNCEMENTS

On rare occasions, it is necessary to send out a strictly service-related announcement. For instance, if our service is temporarily suspended for maintenance we might send visitors an email.

CUSTOMER SERVICE

Karina Harris communicates with visitors via email, blogs, and social media.

MISCELLANEOUS

CHANGES TO THIS PRIVACY POLICY

Karina Harris reserves the right to amend or change this privacy policy at any time at its sole discretion.

LINKS

Karina Harris's site may contain links to or from other sites. Please be aware that Karina Harris is not responsible for the privacy practices of such other sites. We encourage users to be aware when they leave our site and to read the privacy statements of each and every website that collects personally identifiable information.

WASHINGTON STATE ONLINE PRIVACY PROTECTION ACT COMPLIANCE

Because we value your privacy we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act. We, therefore, will not distribute your personal information to outside parties without your consent.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT COMPLIANCE

We are in compliance with the requirements of COPPA (Children's Online Privacy Protection Act), we do not knowingly collect any information from anyone under 13 years of age. Our website, products, and services are all directed to people who are at least 13 years old.

ONLINE PRIVACY POLICY ONLY

This online privacy policy applies only to information collected through our website and not to information collected offline.

QUESTIONS

Questions regarding this Privacy Policy should be directed to privacy-support@indiahicks.com or by mail to Karina Harris P.O. Box 13011, Olympia, WA 98508

EFFECTIVE DATE

The effective date of this Privacy Policy is January 28th, 2020.

REFUND POLICY

We know you will love your KH goodies. However, if you are not satisfied, please email our support team at support@karinaharris.com with your order number and we can start the return of the products and an exchange.. Items returned within 30 days of purchase can have a full exchange of the product value. Shipping costs are not allowed to be exchanged for products. The return of the products are paid by the customer.