

## WEBSITE PRIVACY POLICY

Protecting your private information is our priority. This Privacy Policy applies to [arsopenterprise.com] and [ARSOP Enterprise] (sometimes referred to herein as “we” or “us”) and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to [arsopenterprise.com] include [ARSOP Enterprise]. The [ARSOP Enterprise] website is a [website for health and wellness coaching services, educational services, consulting, motivational speaking services, exercise fitness training and purchasing Intellectual Properties offers].

BY ENTERING, CONNECTING TO, ACCESSING OR USING THE SITE, YOU AGREE TO THE TERMS AND CONDITIONS SET FORTH IN THIS SITE PRIVACY POLICY, INCLUDING THE COLLECTION AND PROCESSING OF YOUR PERSONAL INFORMATION. IF YOU DISAGREE TO ANY TERM PROVIDED HEREIN, YOU MAY NOT ACCESS AND/OR USE THE SITE IN ANY MANNER WHATSOEVER.

### **1. Children Under Eighteen**

[ARSOP Enterprise] is not intended for use by children under the age of 18. [ARSOP Enterprise] does not knowingly collect personally identifiable information from children under the age of [18]. If you are under the age of [18], you may only use this website with the supervision and continued involvement of a parent or legal guardian.

If we need to rely on consent for processing your information and your country or state requires consent from a parent, we may require your parent’s consent before we collect and use your information.

### **2. Collection of your Personal Information**

YOU ARE NOT OBLIGATED TO PROVIDE US WITH ANY PERSONAL INFORMATION. YOU HEREBY ACKNOWLEDGE AND AGREE THAT YOU ARE PROVIDING US WITH SUCH PERSONAL INFORMATION VOLUNTARILY, FOR THE PURPOSES DESCRIBED UNDER THIS SITE PRIVACY POLICY, AND THAT WE MAY USE, PROCESS AND RETAIN SUCH PERSONAL INFORMATION IN ACCORDANCE WITH THIS SITE PRIVACY POLICY AND SUBJECT TO ANY APPLICABLE LAWS AND REGULATIONS.

A. Information You Provide To Us. In order to better provide you with products and services offered, [ARSOP Enterprise] may collect certain information from you. We collect the following information:

- 1) The first type of information is non-identifiable and anonymous information (“**Non-personal Information**”). Non-personal Information is collected without revealing the particular identity of the applicable user and is available while the user enters and/or uses the website. Non-personal Information consists of technical, behavioral and

aggregated information, and may contain, amongst other, the activity of the user on our Site, type of operating system, user's 'click-stream' on the website, type of browser and keyboards features, user demographics, traffic patterns, etc.

2) The second type of information is information that identifies an individual, or may with reasonable effort, identify an individual, either alone or in combination with other information (“**Personal Information**”). Personal Information may be of a private or sensitive nature of a user or identify an individual. Users may be asked to provide certain Personal Information including, without limitation:

- First and Last Name
- E-mail Address
- Home Address
- Phone Number
- Credit Card Information
- Survey Responses
- Gender Identity
- Race
- Disability Status
- Veteran Status

Please keep in mind that if you directly disclose Personal Information through a public message board or product review, this information may be collected and used by others.

We do not collect any Personal Information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services. These may include: (a) registering for an account; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card or other payment information when ordering and purchasing products and services. We will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us or to ensure you receive the services you purchase. We also may gather additional Personal Information or non-personal information in the future.

The security of your personal data is important to us. However, no method of transmission over the internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your personal data, we cannot guarantee its absolute security.

B. Cookies. Cookies are pieces of information that are transferred to your computer from a web server when you visit a website. When you visit the website again, the cookie allows that site to recognize your browser. A pixel tag (also known as a web beacon) is a piece of code

embedded on the site that collects information about users' engagement on that web page. Cookies and similar technologies may store unique identifiers, user preferences and other information. Most browsers are set up to accept cookies, but you can change your settings to have your browser notify you when you receive a new cookie or to refuse to accept cookies. However, some website features or services may not function properly without cookies. To learn more about tracking technologies please refer to [www.allaboutcookies.org](http://www.allaboutcookies.org).

Some of these tracking technologies are provided by third-party services providers who collect and process personal information on our behalf. These third party services providers may have direct contractual relationship with you (such as Google and Facebook). To the extent you have a direct contractual relationship with any third party service providers, any rights you may have with respect to your information, collected by these third party service providers will be governed by such contractual relationship. Otherwise, the terms of this Privacy Policy shall fully apply.

### **3. Use of your Personal Information**

[ARSOP Enterprise] collects and uses your personal information to operate and deliver services you have requested. We may also use your personally identifiable information to inform you of other products or services available from [ARSOP Enterprise] and/or its affiliates.

### **4. Sharing Information with Third Parties**

[ARSOP Enterprise] does not sell, rent or lease its customer lists to third parties. However, [ARSOP Enterprise] may share data with contractors and third parties as described above to help perform statistical analysis, provide customer support, or arrange for email or mail deliveries. All such contractors and third parties are prohibited from using your personal information except to provide these services to [ARSOP Enterprise], and are required to maintain the confidentiality of your information.

### **5. Required and Other Disclosures.**

a. *Legal Requirement.* Under certain circumstances, we may disclose your personal data if we are required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

b. *Good Faith Protection.* We also may disclose your personal data if in good faith we believe that such action is necessary to:

- Comply with a legal obligation;
- Protect and defend the rights or property of [ARSOP Enterprise];
- Prevent or investigate possible wrongdoing in connection with our services;
- Protect the personal safety of users of our services or the public; or
- Protect against legal liability.

c. *Merger or Acquisition.* In the event we are involved in an asset sale, acquisition or merger, your personal data may be transferred. We will notify you of any such transfer before it happens and before your personal data becomes subject to a different Privacy Policy.

## **6. Safe Storage of Your Data**

[ARSOP Enterprise] securely stores your data within [Wordpress]. We use the following security measures to ensure your visit to [ARSOP Enterprise] is protected and secure [SSL]

- a. Sending secure links
- b. Password protected logins
- c. Encryption of payment information
- d. Using firewalls

Always sign out of password protected services at the end of each session. Do not disclose your password or share secured links with anyone. There is always a risk of breach of security when information is shared on the internet or by email. Please be aware of this risk when disclosing your personal information.

## **7. Requesting Access To Information**

You can request access to all of your personally identifiable information by sending an email to [courtney@arsopenterprise.com].

## **8. Right to Deletion**

Subject to certain exceptions, upon receiving a verifiable authenticated request from you to delete your personally identifiable information, we will:

- a. Delete your personally identifiable information from our records; and
- b. Direct any third party service providers, we have shared your information with to delete your personal information from their records. While we will direct this, we cannot make any guarantees that such service providers will comply and will not be liable for their non-compliance.

Please note that we may not be able to comply with requests to delete your personal information if it is necessary for the following reasons. This list is not exhaustive:

- a. To detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
- b. To comply with the California Electronic Communications Privacy Act;
- c. To engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent;

- d. To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- e. To comply with an existing legal obligation; or
- f. To otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

## **9. E-mail Communications**

From time to time, [ARSOP Enterprise] may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. [ARSOP Enterprise] will only contact you via email for these purposes if you have subscribed to [ARSOP Enterprise]'s emails or have otherwise requested or consented to being contacted by email. If at any time you would like to stop receiving marketing or promotional communications via email from [ARSOP Enterprise], you may opt out of such communications by clicking the unsubscribe button at the bottom of the email. However, [ARSOP Enterprise] will still have the email address and name you provided to [ARSOP Enterprise].

## **10. External Data Storage Sites**

We may store your data on servers provided by third party hosting vendors with whom we have contracted. We may also have links to other websites that are not operated by us. If you click on a third party link, you will be directed to that third party's website. We advise you to review the privacy policy of every site you visit, and are not liable for the privacy policies or practices of any third party sites or services.

## **11. Changes to this Statement**

[ARSOP Enterprise] reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our website, and/or by updating any privacy information. Your continued use of the website and/or services available after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

## **12. Contact Information**

[ARSOP Enterprise] welcomes your questions or comments regarding this Privacy Policy. If you believe that [ARSOP Enterprise] has not adhered to this Policy, please contact us at:

[ARSOP Enterprise]

[5045 W. Baseline Road, Suite A 105-231, Laveen AZ 85339]

[courtney@arsopenterprise.com]

Effective as of 11-21-2023.

## WEBSITE TERMS OF USE

These Terms of Use are entered into between You and [ARSOP Enterprise] (“Company” “we” or “us”) for the use of [arsopenterprise.com] (“Website”) effective as of

## 1. PARTIES

The terms “You” or “Your” refers to the user of the Website. By using the Website you agree that you are at least 18 years old or of legal age in your applicable jurisdiction and eligible to form a binding contract with the Company. If you are not at least 18 years old or of legal age in your applicable jurisdiction you must have a legal guardian supervise your use of this Website and any purchases you make from this Website.

The term “Company” shall refer to [ARSOP Enterprise] and it shall be implied that all references to Company include the Website, and all references to the Website include Company.

## 2. ACCEPTANCE OF TERMS OF USE

The Terms of Use govern Your use of and access to the Website. The Terms of Use are legally binding and it is Your responsibility to read them before You use this Website or make any purchases from the Website. By using this Website You agree to be bound and abide by these Terms of Use.

Company reserves the right to update or change the Terms of Use at any time in its sole discretion. All changes are effective immediately once posted and apply to all access to and use of the Website thereafter.

## 3. PRIVACY POLICY.

Your use of Company’s Website is also governed by Company’s Privacy Policy. Please review our Privacy.

You may be able to log into or confirm subscriptions to various online third party services, from the Website, such as, but not limited to, social networking services like Instagram, Facebook, LinkedIn and Pinterest and communication services like Mailchimp or SMS texting (“Third Party Services”). The manner in which your information is used, stored and disclosed by Third Party Services is governed solely by the privacy policies of those third parties and Company has no liability or responsibility for the actions of such third parties.

## 4. INTELLECTUAL PROPERTY RIGHTS AND REMEDY

All content and features on the Website, including but not limited to, blog posts, products created by Company, information, images, text, logos, names, trademarks, product and service names, slogans, designs, graphics, video, audio, and the arrangement thereof (the “Intellectual Property”), are owned by Company, its licensors or other providers of such material, and are protected by copyright, patent, trademark, trade secret and other intellectual property or proprietary rights laws. The Company name, marks, logo, and [WTTW, Poems, Tags/Phrases, composed written materials] are trademarks of the Company or its licensors. No ownership rights or licenses to the Intellectual Property are given or transferred to You by use of this Website and any copying, redistribution or publication by you of any of the Intellectual Property shall be prohibited. You

may not use any trademarks or other Intellectual Property belonging to the Company without the prior written consent of the Company.

Notwithstanding any other provision of this Terms of Use, in the event of a violation of this Section 4, Company shall be entitled to seek equitable remedies, including, but not limited to, injunctive relief, to prevent a breach or any further breach of this agreement and to secure enforcement thereof, in addition to any other relief or award to which Company may be entitled.

#### 5. WEBSITE FOR PERSONAL USE

This Website is solely for personal and non-commercial use. You may not use the content or other materials provided on this Website or purchased on this Website for any commercial purpose or for any noncommercial or commercial public display.

#### 6. NO REPRODUCTION

You may not reproduce, distribute, reverse engineer, modify, create derivative works of, republish, transmit, sell, resell, or exploit any of the material on the Website, including but not limited to, any Intellectual Properties (IP) or other original works purchased on the Website. Notwithstanding the foregoing, You may print portions of the Website or download your purchased products from this Website or any applications provided by the Website for Your own personal, non-commercial use. The products sold on this Website are for personal use. You may not share or distribute them, or sell them to any third party.

#### 7. COPYRIGHTS AND COPYRIGHT AGENT

If You believe your work has been copied in a way that constitutes copyright infringement, please provide a notice containing all of the following information to our Copyright Agent:

- (a) An electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;
- (b) A description of the copyrighted work that You claim has been infringed;
- (c) A description of where the material that You claim is infringing is located on the Website;
- (d) Your address, telephone number, and e-mail address;
- (e) A statement by You that You have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and
- (f) A statement by You, made under penalty of perjury, that the above information in Your notice is accurate and that You are the copyright owner or authorized to act on the copyright owner's behalf.

Our Copyright Agent for notice of claims of copyright infringement on the Website is [Courtney Jenkins]who can be reached at:

By Mail: 5045 W. Baseline Road, Suite A 105-23, Laveen AZ 85339  
By Phone: 623 680 4378

By e-mail: courtney@arsopenterprise.com

#### 8. USE OF WEBSITE IN COMPANY'S SOLE DISCRETION.

Use of the Website is at the discretion of Company and Company may terminate Your use of the Website at any time in its sole discretion. In accordance with the Digital Millennium Copyright Act ("DMCA") and other applicable law, Company will terminate the user accounts of repeat infringers of the Terms of Use and may at its sole discretion limit or terminate access to any purchased products or exclusive information provided to You without refund.

Company may also at its sole discretion limit or terminate access to any purchased products or use of its Website to anyone who infringes any Intellectual Property rights of Company, whether or not there is any repeat infringement.

#### 9 . FEES

Fees for any products offered on the Website are either disclosed on the Website or provided upon request by Company. Company reserves the right to modify its fees at any time without notice. All fees or payment plans must be paid to or initiated with Company before You may have access to the products You purchase. At its sole discretion, Company may modify or eliminate any payment plan offers at any time without notice.

#### 10. PAYMENT POLICY

You agree and warrant that all payment methods you provide on the Website and you use to purchase products on the Website, and all related billing and identification information you provide on the Website, for example, billing name, address, and zip code, used in connection with any purchases on the Website, are true, correct and current, and that you are authorized to use such method of payment, for example, credit card or debit card. With regard to any payment plan, you agree to pay Company the amount specified in the payment plan in accordance with the terms of such plan and this Terms of Use. You hereby authorize Company to bill your provided payment method in accordance with the terms of the applicable payment plan. If payments are not made on time, you agree to pay interest on all past-due amounts at a rate of 10% per month or the highest rate allowed by law, whichever is greater. You agree that you will not request a chargeback with Your financial institution and will contact Company if there are any payment issues. In the event You request a chargeback, Company will immediately terminate Your access to products and services from and by the Company.

#### 11. REFUND POLICY

Company works hard to ensure all products offered on the Website are of the highest quality and value.

However, Company wants to ensure you are happy with your purchase. Company's return policy is as follows:

### For Digital Products

Due to the immediate availability of the digital products sold on the Website and the work that goes into these products prior to being sold, Company does not offer refunds. Additionally, if you sign up for a payment plan, Company does not allow you to cancel the remaining payments for any reason. Please read the details and description of the product you are purchasing carefully prior to your purchase so you understand exactly what is included in the product and if you have any questions regarding the product please reach out to Company prior to your purchase.

### For Physical Products

If you are unhappy with your purchase of a product purchased on our Website, you can return your product within [14 days] of purchasing on the condition that the product is unopened, unused and in the same condition as it was when it was sent to you. Company does not offer refunds on any products but does offer exchanges or store credit on selected items.

## 12. USER CONTENT

The Website may at Company's sole discretion allow public comments, photographs, videos or other material created by You to be uploaded onto the Website either publicly or within a private user portal ("User Content"). By submitting User Content, You give Company a non-revocable commercial license to republish your submission in whole or in part, unless you explicitly state in writing that Company does not have such permission.

You are solely responsible for all User Content and all User Content must comply with all applicable federal, state, local, and international laws and regulations. Any User Content that: a) contains hateful, inflammatory, violent, harassing, abusive, defamatory, obscene, indecent, pornographic, sexually explicit, vulgar, offensive, or otherwise objectionable content determined in Company's sole discretion; b) promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation or age; c) infringes on any trademark, copyright, trade secret or other intellectual property rights of any other person or entity; d) contains phishing links, software viruses or anything designed to interrupt, destroy, limit or interfere with the functionality of any computer software or hardware, the use of the Website or any servers connected to the Website, or poses or creates a privacy or security risk to any person; e) solicits personal information from anyone under the age of 18; f) impersonates any person or entity, or misrepresents Your identity or affiliation with any person or organization; g) seeks to collect email addresses or other contact information of other users of the Website for the purposes of sending unsolicited emails or other unsolicited communications; h) promotes commercial activities, sales, solicits entry to contests or sweepstakes, or is spam, a scam or fraudulent, or any other form of solicitation including but not limited to solicitation to join a multi-level marketing business, solicitation to contact other individuals or to engage in fraudulent behavior; or i) promotes any other illegal activity or unlawful act, is strictly prohibited and shall be a violation and breach of these Terms of Use. The

determination of whether User Content falls under categories a)-i) shall be in the sole discretion of Company.

Company reserves the right to remove or disable any User Content at its sole discretion without reason. Company does not endorse any opinion contained in any User Content and is not liable for any User Content. You will indemnify and hold the Company harmless from and against all damages, losses, and expenses of any kind (including attorney's fees) arising out of any claims related to User Content.

### 13. WEBSITE MONITORING / ENFORCEMENT

Company has the right to disclose Your identity or other information about You to any third party who claims that material posted by You violates their rights, including their intellectual property rights or their right to privacy. Company has the right to take appropriate legal action, including without limitation, referral to law enforcement, for any illegal or unauthorized use of the Website.

### 14. DISCLAIMER OF WARRANTIES

COMPANY MAKES NO REPRESENTATIONS OR WARRANTIES ABOUT THE SUITABILITY, RELIABILITY, QUALITY, EFFECTIVENESS, SECURITY, AVAILABILITY, OR ACCURACY OF THE WEBSITE OR ANY PRODUCTS SOLD ON THE WEBSITE (TOGETHER "THE PRODUCTS") FOR ANY PURPOSE. THE PRODUCTS ARE PROVIDED ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OR CONDITION OF ANY KIND. COMPANY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND WITH REGARD TO THE PRODUCTS INCLUDING BUT NOT LIMITED TO ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND THOSE ARISING BY STATUTE OR BY LAW OR BY A CAUSE OF DEALING OR USAGE OF TRADE. ANY RELIANCE YOU PLACE ON THE PRODUCTS OR USE OF THIS WEBSITE IS AT YOUR SOLE RISK.

TO THE EXTENT PERMITTED BY LAW, IN NO EVENT SHALL COMPANY BE LIABLE FOR ANY INDIRECT, PUNITIVE, OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFITS OR BUSINESS OPPORTUNITIES.

### 15. LIMITATIONS ON LIABILITY

To the fullest extent permitted by law, Company will not be liable for any loss or damage caused by any viruses or other harmful material that may infect your computer equipment, programs, data or other proprietary material due to your use of the Website or any items purchased through the Website. Company makes all efforts to ensure the technology it provides is secure and up to date but shall not be held liable for any technological failure.

Company does not warrant that the Products will be error-free, accurate, reliable, or uninterrupted, that defects will be corrected, that the server that makes the Products available is free from viruses or other harmful technological components. Company disclaims liability for any such errors or omissions.

You understand and agree that, to the maximum extent permitted by applicable law, the Company will not be liable for any direct, indirect or consequential loss or damage incurred by You or others in connection with the Website, any products sold on the Website or any information offered on the Website, including but not limited to, any liability for any loss of revenue; loss of actual or anticipated profits; loss of contracts; loss of business; loss of opportunity; loss of goodwill; loss of reputation; damage to or corruption of data; or any indirect or consequential loss, whether such loss or damage was foreseeable or in the contemplation of the parties, whether caused by negligence, breach of contract or otherwise. The foregoing does not affect any liability that cannot be excluded or limited under applicable law.

**IF, NOTWITHSTANDING THE OTHER TERMS OF THIS AGREEMENT, COMPANY IS DETERMINED IN A COURT OF LAW TO HAVE ANY LIABILITY IN CONNECTION WITH A PRODUCT PURCHASED FROM THE WEBSITE, THE AGGREGATE LIABILITY WILL BE LIMITED TO THE PRICE OF THE PURCHASED PRODUCT.**

Any claim brought against Company must be filed within one (1) year of the alleged incident causing such claim, otherwise such claim shall be permanently barred.

#### **16. INDEMNITY AND RELEASE**

You agree to indemnify, defend and hold harmless Company, its directors, managers, shareholders, members, officers, affiliates, employees, agents and licensors (the "Indemnitees") from and against any and all third party suits, claims, demands, causes of action, liabilities, damages, judgments, losses, costs and expenses, including reasonable legal expenses and attorney's fees arising out of and relating to, whether directly or indirectly, Your breach of these Terms of Use, including but not limited to any use of the Website's products or provision of User Content other than as expressly authorized in these Terms of Use, or Your use of any of the information obtained from the Website whether free or purchased.

#### **17. MODIFICATIONS AND DISCONTINUATION**

Company reserves the right to modify or discontinue the Website, and any product offered on the Website, or any part thereof, temporarily or permanently, with or without notice. You agree that Company will not be liable if all or any part of the Website is unavailable at any time or for any period.

#### **18. TERMINATION**

Company has the right in its sole discretion to terminate or suspend your access to the Website and any products purchased therein, for any or no reason including, the violation of these Terms of Use.

#### 19. SEVERABILITY

If any portion of this Terms of Use is deemed to be illegal or unenforceable, the remaining provisions of this Agreement remain in full force.

#### 20. ENTIRE AGREEMENT

This Agreement constitutes the full and final agreement between You and Company regarding the use and access of the Website. All earlier and contemporaneous agreements, negotiations, understandings, representations and warranties between You and Company regarding the Website whether written or oral are expressly succeeded by this Agreement.

#### 21. CONTACT

This Website is operated by [ARSOP Enterprise], [5045 W. Baseline Road, Suite 105-231, Laveen AZ 85339]. All feedback, comments, requests for technical support, and other communications relating to the Website should be directed to:

Courtney Jenkins, CEO  
ARSOP Enterprise  
623 680 4378  
courtney@arsopenterprise.com

#### 22. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of [Arizona] without giving effect to any choice or conflict of law provision or rule.

#### 23. BINDING ARBITRATION, VENUE AND CHOICE OF LAW

In the event of any controversy or claim arising out of or relating to the Terms of Use or the breach thereof, You and Company agree to act in good faith to reasonably and promptly try to resolve, by negotiation, any dispute that may arise under or related to this Terms of Use. If You and Company cannot resolve the dispute by good faith negotiation, you agree to first try and resolve such controversy or claim by mediation conducted by and in accordance with the rules of the American Arbitration Association (“AAA”). If the controversy or claim cannot be resolved by mediation within sixty (60) days of the initial claim or controversy being brought forth, You and Company shall settle the dispute by binding and non-appealable arbitration conducted by and in accordance with the rules of AAA, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The place of mediation or arbitration shall be [Phoenix, Arizona]. Where federal law is not applicable [Arizona] law shall apply. Each party shall

pay its own proportionate share of arbitrator and legal fees and expenses, however the prevailing party in any arbitration hereunder shall be awarded reasonable attorneys' fees, expert and non-expert witness costs and any other expenses incurred directly or indirectly with said arbitration, including without limitation the fees and expenses of the arbitrator(s). The parties waive their right to lead or participate in any class action lawsuit.

THANK YOU FOR ABIDING BY OUR TEMRS OF USE, HAPPY BROWSING!