## **Terms and Conditions**

# Agreement between User and vistors to the below website

Welcome to KMD89 Consulting/KMD89 VA Claims Consulting. The <a href="https://www.kmd89.com/">https://www.kmd89.com/</a> website (the "Site") is comprised of various web pages operated by KMD89 Consulting/KMD89 VA Claims Consulting.<a href="https://www.kmd89.com/">https://www.kmd89.com/</a> is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein (the "Terms"). Your use of <a href="https://www.kmd89.com/">https://www.kmd89.com/</a> constitutes your agreement to all such Terms. Please read these terms carefully, and keep a copy of them for your reference.

https://www.kmd89.com/ is a for profit consulting Site.

I'm a veteran owned business that enhances the veteran's knowledge and understanding of the VA disability compensation claims process so the veteran may maximize their VA compensation benefits. We aim to EDUCATE veterans on the VA claims process to alleviate frustration and confusion to achieve the best outcome and due process their claim deserves.

## **Privacy**

Your use of <a href="https://www.kmd89.com/">https://www.kmd89.com/</a> is subject to KMD89 Consulting/KMD89 VA Claims Consulting's Privacy Policy. Please review our Privacy Policy, which also governs the Site and informs users of our data collection practices.

## **Electronic Communications**

Visiting <a href="https://www.kmd89.com/">https://www.kmd89.com/</a> or sending emails to KMD89 Consulting/KMD89 VA Claims Consulting constitutes electronic communications. You consent to receive electronic communications and you agree that all agreements, notices, disclosures and other communications that we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communications be in writing.

### **Your Account**

If you use this site, you are responsible for maintaining the confidentiality of your account and password and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your account or password. You may not assign or otherwise transfer your account to any other person or entity. You acknowledge that KMD89 Consulting/KMD89 VA Claims Consulting is not responsible for third party access to your account that results from theft or misappropriation of your account. KMD89 Consulting/KMD89 VA Claims Consulting and its associates reserve the right to refuse or cancel service, terminate accounts, or remove or edit content in our sole discretion.

### Children Under Thirteen

KMD89 Consulting/KMD89 VA Claims Consulting does not knowingly collect, either online or offline, personal information from persons under the age of thirteen. If you are under 18, you may use <a href="https://www.kmd89.com/">https://www.kmd89.com/</a> only with permission of a parent or guardian.

# **Cancellation/Refund Policy**

All cancellation and/or refunds is outlined in your personal service agreement (please refer to that document once you become a client).

## **Links to Third Party Sites/Third Party Services**

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## **Use of Communication Services**

The Site may contain bulletin board services, chat areas, news groups, forums, communities, personal web pages, calendars, and/or other message or communication facilities designed to enable you to communicate with the public at large or with a group (collectively, "Communication Services"). You agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service.

By way of example, and not as a limitation, you agree that when using a Communication Service, you will not: defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others; publish, post, upload, distribute or disseminate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topic, name, material or information; upload files that contain software or other material protected by intellectual property laws (or by rights of privacy of publicity) unless you own or control the rights thereto or have received all necessary consents; upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer; advertise or offer to sell or buy any goods or services for any business purpose, unless such Communication Service specifically allows such messages; conduct or forward surveys, contests, pyramid schemes or chain letters; download any file posted by another user of a Communication Service that you know, or reasonably should know, cannot be legally distributed in such manner; falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded; restrict or inhibit any other user from using and enjoying the Communication Services; violate any code of conduct or other guidelines which may be applicable for any particular Communication Service; harvest or otherwise collect information about others, including e-mail addresses, without their consent; violate any applicable laws or regulations.

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No compensation will be paid with respect to the use of your Submission, as provided herein. KMD89 Consulting/KMD89 VA Claims Consulting is under no obligation to post or use any Submission you may provide and may remove any Submission at any time in KMD89 Consulting/KMD89 VA Claims Consulting's sole discretion.

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### **International Users**

The Service is controlled, operated and administered by KMD89 Consulting/KMD89 VA Claims Consulting from our offices within the USA. If you access the Service from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the KMD89 Consulting/KMD89 VA Claims Consulting Content accessed through <a href="https://www.kmd89.com/">https://www.kmd89.com/</a> in any country or in any manner prohibited by any applicable laws, restrictions or regulations.

## **Indemnification**

You agree to indemnify, defend and hold harmless KMD89 Consulting/KMD89 VA Claims Consulting, its officers, directors, employees, agents and third parties, for any losses, costs,

liabilities and expenses (including reasonable attorney's fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. KMD89 Consulting/KMD89 VA Claims Consulting reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with KMD89 Consulting/KMD89 VA Claims Consulting in asserting any available defenses.

### Arbitration

In the event the parties are not able to resolve any dispute between them arising out of or concerning these Terms and Conditions, or any provisions hereof, whether in contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved only by final and binding arbitration pursuant to the Federal Arbitration Act, conducted by a single neutral arbitrator and administered by the American Arbitration Association, or a similar arbitration service selected by the parties, in a location mutually agreed upon by the parties. The arbitrator's award shall be final, and judgment may be entered upon it in any court having jurisdiction. In the event that any legal or equitable action, proceeding or arbitration arises out of or concerns these Terms and Conditions, the prevailing party shall be entitled to recover its costs and reasonable attorney's fees. The parties agree to arbitrate all disputes and claims in regards to these Terms and Conditions or any disputes arising as a result of these Terms and Conditions, whether directly or indirectly, including Tort claims that are a result of these Terms and Conditions. The parties agree that the Federal Arbitration Act governs the interpretation and enforcement of this provision. The entire dispute, including the scope and enforceability of this arbitration provision shall be determined by the Arbitrator. This arbitration provision shall survive the termination of these Terms and Conditions.

## **Class Action Waiver**

Any arbitration under these Terms and Conditions will take place on an individual basis; class arbitrations and class/representative/collective actions are not permitted. THE PARTIES AGREE THAT A PARTY MAY BRING CLAIMS AGAINST THE OTHER ONLY IN EACH'S INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PUTATIVE CLASS, COLLECTIVE AND/ OR REPRESENTATIVE PROCEEDING, SUCH AS IN THE FORM OF A PRIVATE ATTORNEY GENERAL ACTION AGAINST THE OTHER. Further, unless both you and KMD89 Consulting/KMD89 VA Claims Consulting agree otherwise, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding.

## **Liability Disclaimer**

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You agree that no joint venture, partnership, employment, or agency relationship exists between you and KMD89 Consulting/KMD89 VA Claims Consulting as a result of this agreement or use

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Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and KMD89 Consulting/KMD89 VA Claims Consulting with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and KMD89 Consulting/KMD89 VA Claims Consulting with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

# **Changes to Terms**

KMD89 Consulting/KMD89 VA Claims Consulting reserves the right, in its sole discretion, to change the Terms under which <a href="https://www.kmd89.com/">https://www.kmd89.com/</a> is offered. The most current version of the Terms will supersede all previous versions. KMD89 Consulting/KMD89 VA Claims Consulting encourages you to periodically review the Terms to stay informed of our updates.

### **Contact Us**

KMD89 Consulting/KMD89 VA Claims Consulting welcomes your questions or comments regarding the Terms:

KMD89 Consulting/KMD89 VA Claims Consulting 235 Apollo Beach Blvd. Box 166 Apollo Beach, Florida 33572 (mail stop)

Email Address: info@kmd89.com

Telephone number: 855-765-3135

Effective as of November 1, 2018