

THE ICE VAULT SYSTEM™

Digital Product Disclaimer

Effective Date: May 27, 2026

Business Name: Racheil Drake, LLC DBA The ICE Vault System™

Website: www.TheICEVaultSystem.com

GENERAL INFORMATION ONLY

The information, templates, checklists, guides, printables, worksheets, organizational systems, and digital resources provided by THE ICE VAULT SYSTEM™ are intended for general informational and educational purposes only.

THE ICE VAULT SYSTEM™ is designed to help individuals and families organize important personal information and records in a more convenient and accessible manner. It is not intended to replace professional legal, financial, medical, insurance, tax, estate planning, emergency preparedness, or governmental advice.

By purchasing, downloading, accessing, or using any product, printable, checklist, binder system, digital file, or resource from THE ICE VAULT SYSTEM™, you acknowledge and agree that you are using these materials voluntarily and at your own discretion.

NOT LEGAL OR FINANCIAL ADVICE

THE ICE VAULT SYSTEM™ and Racheil Drake, LLC do not provide legal, financial, tax, investment, insurance, estate planning, medical, or emergency management services.

Nothing contained within our products, website, social media content, emails, downloads, videos, blog posts, checklists, templates, or educational materials should be interpreted as professional advice.

Users are encouraged to consult appropriately licensed professionals regarding their individual circumstances, including but not limited to:

- Attorneys
- Financial advisors
- Estate planning professionals
- Insurance agents
- Medical professionals
- Tax professionals
- Emergency preparedness professionals

NO GUARANTEES

While THE ICE VAULT SYSTEM™ aims to provide helpful organizational tools and educational resources, we make no guarantees regarding:

- Emergency outcomes
- Legal compliance
- Personal preparedness levels
- Protection from loss
- Accuracy of third-party information
- Future usability of documents
- Government or institutional acceptance of documents
- Family, financial, or medical outcomes

Every individual, family, jurisdiction, institution, and emergency situation is different.

Your results and preparedness outcomes depend on your own actions, decisions, document maintenance, and individual circumstances.

USER RESPONSIBILITY

You are solely responsible for:

- Verifying the accuracy of your information
- Maintaining updated copies of your records
- Properly storing physical and digital files
- Following applicable laws and regulations
- Seeking professional guidance when necessary
- Protecting sensitive and confidential information
- Determining which documents are appropriate for your household

THE ICE VAULT SYSTEM™ is intended as an organizational support tool only.

DIGITAL PRODUCT USE

All products sold or distributed by THE ICE VAULT SYSTEM™ are digital products.

No physical product may be shipped unless specifically stated otherwise.

Digital products may include:

- PDF downloads
- Printable worksheets

- Checklists
- Templates
- Planning guides
- Educational materials
- Organizational systems
- Editable resources
- Emergency preparedness tools

Due to the digital nature of these products, all sales are considered final unless otherwise required by law.

NO PROFESSIONAL-CLIENT RELATIONSHIP

Your use of this website, our products, downloads, emails, social media content, or related materials does not create:

- An attorney-client relationship
 - A financial advisor-client relationship
 - A fiduciary relationship
 - A medical relationship
 - A counseling relationship
 - Any other professional-client relationship
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EMERGENCY PREPAREDNESS LIMITATIONS

THE ICE VAULT SYSTEM™ is not an emergency response service.

Our products do not guarantee protection during emergencies, disasters, accidents, illnesses, evacuations, or other unforeseen events.

Users should always:

- Follow local emergency guidance
 - Maintain appropriate insurance coverage
 - Consult emergency professionals when needed
 - Keep backups of important information
 - Maintain secure storage practices
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THIRD-PARTY LINKS & RESOURCES

From time to time, THE ICE VAULT SYSTEM™ may reference or link to third-party websites, services, products, or resources.

We are not responsible for:

- Third-party content
- External website accuracy
- Privacy practices
- Product quality
- Service availability
- Third-party actions or policies

Use of third-party services is at your own discretion.

INTELLECTUAL PROPERTY

All content provided by THE ICE VAULT SYSTEM™, including but not limited to:

- Branding
- Logos
- Checklists
- Templates
- Product designs
- Digital downloads
- Educational materials
- Graphics
- Written content
- Organizational systems

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Products are licensed for personal use only unless otherwise expressly stated.

You may not:

- Resell
- Redistribute
- Copy for commercial purposes
- Share publicly
- Repackage
- Modify for resale
- Claim ownership of original materials

without prior written permission.

LIMITATION OF LIABILITY

To the fullest extent permitted by law, Racheil Drake, LLC DBA THE ICE VAULT SYSTEM™ shall not be held liable for any direct, indirect, incidental, consequential, special, or punitive damages arising from:

- Use of our products
- Inability to access products
- Reliance on information provided
- Loss of documents
- Data breaches outside our control
- Emergency situations
- Personal decisions made using our materials
- Technical interruptions

Your use of our products and website is entirely at your own risk.

EARNINGS & RESULTS DISCLAIMER

If any examples, testimonials, social media content, or educational examples reference organizational success, preparedness improvements, reduced stress, time savings, or similar benefits, these examples are illustrative only.

Individual experiences and results will vary.

We do not guarantee any specific personal, financial, emotional, legal, or preparedness outcome.

TESTIMONIAL DISCLAIMER

Testimonials and user experiences shared by customers represent individual experiences only.

They do not guarantee that current or future users will achieve similar results.

TECHNOLOGY DISCLAIMER

While we strive to maintain secure and functional digital products and website systems, we cannot guarantee that our website, downloads, files, or communications will always be:

- Error-free
- Virus-free
- Secure from cyber threats
- Compatible with every device or software version
- Continuously available without interruption

Users are responsible for maintaining appropriate cybersecurity protections and backups.

CHANGES TO THIS DISCLAIMER

We reserve the right to update, modify, or change this Disclaimer at any time without prior notice.

Updates become effective immediately upon posting.

Continued use of our website, products, or services constitutes acceptance of any updated terms.

CONTACT INFORMATION

For questions regarding this Disclaimer, please contact:

Racheil Drake, LLC DBA THE ICE VAULT SYSTEM™

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ACKNOWLEDGMENT

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