### **Terms and Conditions**

## Agreement between User and HerCareerHQ.com

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www.aandtbenefits.com is an informational site that provides educational content and downloadable resources.

### **Privacy**

Your use of www.aandtbenefits.com is subject to AT's Privacy Policy. Please review our Privacy Policy, which also governs the Site and outlines our data collection practices for users.

### **Electronic Communications**

Visiting www.aandtbenefits.com or sending emails to AT 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 AT is not responsible for third-party access to your account that results from theft or misappropriation of your account. AT 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**

AT 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 www.aandtbenefits.com only with permission of a parent or guardian.

### **Cancellation/Refund Policy**

Services may be cancelled at any time. Refunds are not provided for downloadable content. Refer to the insurance carrier(s) regarding their cancellation and refund policy for insurance products.

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

www.aandtbenefits.com may contain links to other websites ("Linked Sites"). The Linked Sites are not under the control of AT, and AT is not responsible for the contents of any Linked Site, including, without limitation, any link contained in a Linked Site, or any changes or updates to a

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All content included as part of the Service, such as text, graphics, logos, images, as well as the compilation thereof, and any software used on the Site, is the property of AT or its suppliers and protected by copyright and other laws that protect intellectual property and proprietary rights. You agree to observe and abide by all copyright and other proprietary notices, legends or other restrictions contained in any such content and will not make any changes thereto.

You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the content, in whole or in part, found on the Site. AT content is not for resale. Your use of the Site does not entitle you to make any unauthorized use of any protected content, and in particular, you will not delete or alter any proprietary rights or attribution notices in any content. You will use protected content solely for your personal use, and will make no other use of the content without the express written permission of AT and the copyright owner. You agree that you do not acquire any ownership rights in any protected content. We do not grant you any licenses, express or implied, to the intellectual property of AT or our licensors except as expressly authorized by these Terms.

### **Third Party Accounts**

You will be able to connect your AT account to third-party accounts. By connecting your AT account to your third-party account, you acknowledge and agree that you are consenting to the continuous release of information about you to others (in accordance with your privacy settings on those third-party sites). If you do not want information about you to be shared in this manner, do not use this feature.

#### **International Users**

The Service is controlled, operated, and administered by AT from its offices within the United States. If you access the website from a location outside the United States, you are responsible for complying with all applicable local laws. You agree that you will not use the AT Content

accessed through www.aandtbenefits.com in any country or in any manner prohibited by any applicable laws, restrictions, or regulations.

### Indemnification

You agree to indemnify, defend and hold harmless AT, 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. AT 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 AT in asserting any available defenses.

### **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 AT 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.

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### **Termination/Access Restriction**

AT reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the Commonwealth of Pennsylvania and you hereby consent to the exclusive jurisdiction and venue of courts in Pennsylvania in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and AT as a result of this agreement or use of the Site. AT's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of AT's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by AT with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and AT with respect to the Site, and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the user and AT 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**

AT reserves the right, in its sole discretion, to change the Terms under which www.aandtbenefits.com is offered. The most current version of the Terms will supersede all previous versions. AT encourages you to review the Terms to stay informed of our updates periodically.

# **Contact Us**

AT welcomes your questions or comments regarding the Terms:

A&T Benefits LLC

Email Address: info@aandtbenefits.com

Effective as of September 29, 2025