

Rebecca Romo LLC Terms & Conditions

Applies to Sites, Content, Products, and Offerings provided by Rebecca Romo LLC

Last Updated: November 11, 2025

Please read these Terms & Conditions carefully. They govern Your Access to and use of coachromo.com and any Site, Content, and Offerings owned and operated by Rebecca Romo LLC doing business as (“d/b/a”) COACH ROMO, A-Brain Academy, and/or Meaningful Life Cultivation (MLC).

For a quick orientation, see Purpose, Important Highlights, and the “In plain terms” sections throughout to help explain key ideas in everyday language, but be aware that the full Terms & Conditions remain the governing agreement. (Note: All capitalized terms are defined in Section 1 (Definitions)).

Purpose

We want You to feel clear, respected, and supported while using Our Site, Content, and Offerings. These Terms & Conditions outline the expectations, rules, and agreements that help keep this space safe, transparent, and fair for You and the COACH ROMO community.

Important Highlights

Before continuing, here are some important highlights about Our Terms & Conditions:

- They are legally binding. By using the Site in any way, You enter into a binding agreement with Rebecca Romo LLC, which governs Your Access to and use of Our Site, Content, and Offerings.
- They explain the key agreements that apply when You use Our Site, Access Our Content, or participate in any of Our Offerings.
- They clarify Your responsibilities, Our rights, and how We handle things like payments, refunds, sharing, privacy, and community conduct.
- They include important disclaimers—especially around coaching, education, and the difference between those services and professional treatment.
- They also describe how disputes are handled and how Your information is protected.

Terms & Conditions

By continuing to use this Site, You confirm that You are at least eighteen (18) years old and have the capacity to consent to these Terms & Conditions. You understand that all Offerings are

intended for education, coaching, and community—not therapy, medical treatment, or legal advice.

By using the Site in any capacity, You voluntarily agree to be bound by these Terms & Conditions, whether or not You have read them in full.

If You are under eighteen (18), or do not agree with these Terms, please discontinue use of the Site and its Content.

Otherwise, We invite You to continue reading to understand how We operate, the legally binding expectations that govern Your use, how Your rights are protected, and how We maintain a safe, respectful, and inclusive community for everyone who participates.

By proceeding on the Site, You hereby agree to the following:

1. Definitions

- **“Company,” “We,” “I,” “Our,” or “Us”** means Rebecca Romo LLC, doing business as (“d/b/a”) COACH ROMO, A-Brain Academy, and/or Meaningful Life Cultivation (MLC). This includes any successors, affiliates, or assigns. The Company owns and operates the Site and any affiliated platforms.

- **“Rebecca Romo, Psy.D.,” “Dr. Romo,” “Dr. Rebecca Romo,” or “Doctor Romo”** means Rebecca Romo, the founder of Rebecca Romo LLC, who holds a Doctor of Psychology degree in Clinical Psychology and practiced as a licensed psychologist for over two decades. Dr. Romo retired her license in order to focus fully on coaching, education, and community-building services. This decision was voluntary and not related to any disciplinary or adverse action. Any reference to “Psy.D.,” “Dr.,” or “Doctor” refers solely to her doctoral degree and professional background, not a current license to practice psychology. All services and Offerings provided through the Company are strictly coaching, education, training, and community-building, and are not medical, psychological, diagnostic, or therapeutic treatment or healthcare.

- **“Content”** means any and all written, visual, video, audio, or other materials provided by the Company or made available through the Site or affiliated platforms, including but not limited to emails, blog posts, guides, slide decks, worksheets, templates, videos, graphics, courses, trainings, workshops, community prompts, and downloadable or streamed materials, whether Accessed freely or through Purchase, registration, or other forms of Access. Content may be further specified by Public Content, Restricted Content, or Downloadable Materials.

- **“Public Content”** means any Content made freely accessible without registration, login, or Purchase, including but not limited to publicly available blog posts, articles, newsletters, or other materials viewable on the Site or affiliated social media channels. Public Content may be shared for personal use only, provided it is not altered, sold, or presented as Your own and proper credit to the Company is maintained.
- **“Restricted Content”** means any Content, materials, or Offerings that require registration, enrollment, membership, or Purchase to Access.

Restricted Content is provided solely for the personal and non-commercial use of the individual who has registered or purchased Access and may not be copied, distributed, or shared with any third party without the Company's express written permission.

- **“Downloadable Materials”** means any digital file, document, handout, guide, worksheet, template, or similar resource provided by the Company, whether free or paid, and distributed through the Site, affiliated platforms, social media, or by email. Downloadable Materials may be provided as part of a free resource, Purchase, or other Offering, and are intended for personal, non-commercial use only. All Downloadable Materials remain the intellectual property of the Company and may not be reproduced, sold, distributed, modified, or used to create derivative works without prior written permission from the Company.
- **“User-Generated Content”** means any Content, materials, information, comments, posts, messages, files, images, videos, audio submissions, downloadable materials, or other contributions created or shared by users on the Site or through any affiliated platforms or services, including but not limited to community spaces, discussion areas, group forums, live events, or other interactive features.
- **“Access,” “Accessed,” or “Accessing”** means any method by which You receive, enroll in, participate in, view, stream, download, register for, subscribe to, or otherwise obtain use of any Content or Offering, whether paid or free. This includes, but is not limited to, Accessing through Purchase, registration, or enrollment via the Site or affiliated platforms associated with the Company.
- **“Purchase” or “Purchasing”** refers to any paid transaction in which You exchange money for an Offering, including one-time payments, subscriptions, installment plans, or tiered pricing models. A Purchase is considered a form of Access.
- **“Offering”** means any and all Content, materials, experiences, services, or products provided by the Company through the Site or affiliated platforms. This includes, but is not limited to: digital courses; challenges; group or individual coaching; workshops; community memberships; live or recorded events; retreats or in-person gatherings; contributor-led sessions; physical products or merchandise such as apparel or mugs; templates, guides, eBooks, worksheets, workbooks, and interactive tools or self-assessments; social media Content; blog posts; newsletters; email communications; private audio Content such as podcasts or meditations; and community features such as prompts, discussions, or live chat. Offerings may be free or paid, and may be delivered digitally, physically, or in person. Offerings also include affiliate promotions, licensed materials used with permission, and Content contributed by users or guest presenters in community spaces hosted by the Company.
- **“Site”** means coachromo.com, and any additional websites, community platforms, mobile applications, digital spaces, or services operated by the Company including any and all related pages, tabs, sub-pages, Content, communications, or services, whether hosted directly or through third-party providers.
- **“Personal Information”** means any information that can be used on its own or in conjunction with other information to identify, contact, or locate a single person, or to

identify an individual in context. This includes, but is not limited to, Your name, email address, mailing address, telephone number, IP address, billing or payment information, demographic data, social media handle, and any other data You voluntarily provide through forms, purchases, course registrations, coaching applications, community engagement, surveys, testimonials, or direct communication with the Company. This may also include information collected automatically (such as cookies, device data, or analytics) when interacting with the Site or affiliated platforms, for purposes such as improving user experience, site functionality, security, and marketing effectiveness.

- **“You” or “Your”** means any user, customer, member, contributor, participant, or viewer of the Site or affiliated platforms, including anyone who accesses, browses, purchases, registers for, interacts with, or otherwise uses any of the Company’s Sites, Content, Offerings, community spaces, or communications, whether those Offerings are free or paid.

In plain terms: This part explains exactly what We mean when We use certain words—so You don’t have to guess how We’re using them anywhere else in these Terms & Conditions.

2. Acceptance and Consent to These Terms & Conditions:

By using this Site, or Purchasing or Accessing Our Site or Offerings, You implicitly and voluntarily agree to act in accordance with, and abide by, these Terms & Conditions, Our [Privacy Policy](#), and [Disclaimer](#).

By using the Site and/or making any Purchase, You represent and warrant that You are at least eighteen (18) years-old. Any use of, or Access to, the Site and its Content by anyone under the age of 18 is unauthorized and in direct violation of these Terms & Conditions and Our Privacy Policy.

In plain terms: When You visit or buy something here, You’re saying “yes” to these Terms and to playing by the same rules everyone else does. If something here doesn’t feel right, it’s okay to pause before moving forward.

3. Age Restrictions

Our Site and Offerings are intended for users eighteen (18) years of age and older. By using this Site, You represent that You are at least 18 years old and able to enter into binding agreements. We do not knowingly collect information from children under the age of 13, in compliance with the Children’s Online Privacy Protection Act (COPPA). If We learn that We have collected Personal Information from a child under 13, We will promptly delete it.

In plain terms: Everything here is designed for adults. We don’t work with or collect information from kids, so please make sure You’re 18 or older before signing up or purchasing.

4. Site Rules

By using the Site and/or making any Purchase, You agree and consent **not to**:

- abuse or harass any person through or on the Site.
- post or transmit obscene, offensive, libelous, defamatory, pornographic, or abusive content, as well as content that infringes Our intellectual property rights or those of another person, website, or Company.
- use the Site in any way or for any purpose that violates any law of the United States or the jurisdiction in which You use the Site.
- post or transmit any “spam” or unwanted, unsolicited content.
- post copyrighted materials, photographs, or content that do not belong to You.
- promote or sell Your own content, services, or products through the Site, or the content, services, or products of anyone else other than Us, unless explicitly authorized by Us in writing.
- copy, download, share, post, or transmit Our intellectual property in any way that infringes on Our intellectual property rights.

In plain terms: Keep this space kind, legal, and authentic. Treat others with respect, share what's Yours, and help keep COACH ROMO a supportive place for learning and connection.

5. Intellectual Property Ownership

The Site and its Content are intellectual property solely owned by the Company. The Site and its Content are protected by United States copyright and trademark laws, as well as state intellectual property laws. Any violations of this term, and all terms contained herein, will be legally pursued to the fullest extent permitted by law.

In plain terms: Everything on the Site and its Content belong to the Company and were created with care and represents a lot of time, energy, and heart. Please respect that by not copying, reposting, or claiming any of it as Your own.

6. Our Content and Your License to Use It

If You view, Access, or Purchase the Site, Content, or Offerings, You are considered Our Limited Licensee (“Licensee”). As a Licensee, You agree and understand that the Site, Content, and Offerings have been written, created, drafted, invented, and developed by Us after a significant investment of time, money, education, hard work, and brainpower. The Site, Content, and Offerings are extremely valuable to Us, both professionally and personally, and We take the protection of Our Site, Content, and Offerings very seriously.

This limited license is personal, non-transferable, and revocable at Our discretion.

You may not use the Site, Content, and Offerings in any manner that is unauthorized, improper, against these Terms & Conditions or Our [Privacy Policy](#), or which violate U.S. intellectual property laws unless authorized by Us in writing beforehand.

For additional details regarding how You may share or reference the Site, its Content, or Offerings, please refer to Section 7 (Sharing the Site and Its Content).

In plain terms: When You Access something here, You're welcome to use it for Your own growth—but it's not Yours to resell or repackage. Rules for what You can share and how to share it respectfully and legally are in Section 7 (Sharing the Site and Its Content).

7. Sharing the Site and Its Content

We love when You share Our work respectfully and help others discover it! To keep sharing clear and fair:

7.1. What You *May* Share (No Permission Needed).

- Public Content (e.g., blog posts, public podcast or social posts, newsletters with a visible “Subscribe” link): You may share by linking directly to the original source and clearly crediting COACH ROMO or Rebecca Romo LLC.

7.2. What Requires Our Written Permission First.

- Any commercial, educational, or teaching use (e.g., republishing in a course, inside a program, behind Your paywall, or on a business site).
- Any reuse of Restricted Content, including paid, private, or members-only materials (e.g., course videos, recordings, templates, or community content).
- Request permission at legal@coachromo.com.

7.3. Downloadable Materials.

Some Public and Restricted Content includes Downloadable Materials (e.g., handouts, guides, worksheets). These are for the personal use of the person who received them directly from Us (via Our Site, email, or social post). To preserve Access integrity and proper credit:

- Do **not** forward files or re-upload them elsewhere.
- If You want to share a free resource, share the original link (e.g., the post, page, or sign-up) so others can receive their own copy directly from Us. *(If You received a download via Your free email subscription, forwarding the entire original email is acceptable so the recipient has the ability to subscribe and obtain their own copy.)*

- Do not share paid subscription emails and/or any Downloadable Materials that You received as part of Our Restricted Content.

7.4 Copyright, Attribution, and Brand Integrity.

All materials—free or paid—are protected by copyright. You may not alter, edit, adapt, remove branding, create derivative works, or remove/modify any author attribution, copyright notice, trademark, or proprietary mark. Do not falsely claim ownership of, or affiliation with, the Company.

7.5 No Endorsement or Affiliation Claims.

You may not state or imply that You are partnered with, endorsed by, or officially associated with the Company without Our express written permission.

7.6 How We Handle User-Shared Content.

For information about how We handle any content You post, upload, or submit to Us or within community spaces, please see Section 8 (Your License to Us).

7.7 Copyright Takedown (DMCA).

If You believe Your copyrighted work has been used on the Site without authorization, please email legal@coachromo.com with: (a) Your contact info, (b) identification of the work and the allegedly infringing material (URL), (c) a statement of good-faith belief that use is unauthorized, (d) a statement under penalty of perjury that the notice is accurate and You are the copyright owner or authorized agent, and (e) Your electronic signature. We may remove or disable access to the material and notify the user.

In plain terms: We love when You help others discover Our work—just please share links instead of files for any freely received Content and always give credit. If You want to share something for Your own Purchased (Restricted) Content, ask permission at legal@coachromo.com. We're happy to explore it together. Keep everything intact—don't change the Content—and don't imply You are a part of the Company or that We've endorsed You unless We've said so in writing.

8. User-Generated Content and Community Conduct

This section explains how content shared by community members, participants, or visitors is handled on Our Site and within related spaces. It outlines Your rights and responsibilities when contributing content, how the Company may use publicly shared feedback, and the expectations for respectful engagement in all community areas.

8.1. Your License to Us. By commenting on the Site or submitting documents, posts, messages, or other materials to the Company (including through contact forms, email, social media, or community spaces), You represent that You have the legal right to share such content. By uploading or posting, You grant the Company a limited, non-exclusive, worldwide, royalty-free license to use, display, host, reproduce, and, if necessary,

remove Your content at the Company's sole discretion for the purposes of operating, maintaining, moderating, and improving the Site and its community spaces. This license does not transfer ownership of Your content to the Company; You retain all rights in Your original work.

8.2. Public Comments and Testimonials. If You share comments, testimonials, or other statements in areas that are visible to other members or to the public—such as discussion threads, live events, or social media posts referencing the Company—You grant the Company a limited license to quote, paraphrase, or reference that content (in whole or in part) for educational, promotional, or marketing purposes.

The Company may occasionally share anonymized or de-identified reflections, quotes, or feedback from public or community spaces to illustrate participant experiences and foster community connection. Any such use will be conducted in accordance with this Agreement and the Company's [Privacy Policy](#). The Company will never include any personally identifying information (such as full name, photo, or contact details) without Your explicit written consent.

If You prefer that Your publicly shared comments not be used in this way, You may notify Us at privacy@coachromo.com, and We will honor Your request for future uses.

Nothing in this section grants the Company rights to sell, sublicense, or otherwise commercially exploit Your content beyond these limited purposes.

8.3. Community Conduct and Moderation. You agree to engage respectfully and lawfully within all community areas, forums, and live events. Harassment, discrimination, hate speech, defamation, the posting of harmful or unlawful material, or any behavior that disrupts or endangers others is strictly prohibited. You are solely responsible for the content You share and any consequences that may result.

The Company reserves the right—but not the obligation—to monitor, edit, or remove any User-Generated Content at its sole discretion if such content violates this Agreement, the Site Rules referenced below, or applicable law. Repeated or serious violations may result in suspension or termination of Your Access without refund.

For expectations around respectful participation, please refer to Section 4 (Site Rules).

For information on how We handle any Personal Information included within User-Generated Content, please review Our [Privacy Policy](#).

Additional details regarding User-Generated Content are described in the Company's [Disclaimer](#).

In plain terms: Anything You share with Us—like comments, posts, or uploads—still belongs to You. By posting or uploading, You're giving Us permission to show or manage that content within Our Site and community spaces as needed. Occasionally, anonymized reflections or brief quotes may be used to illustrate participant experiences or inspire others, but We'll never include Your name, photo, or anything personally identifying without asking first. Please participate kindly and respectfully so Our spaces stay safe and supportive for everyone.

9. No Claims Made Regarding Results

Any and all current or past-client testimonials, statements, or examples used by Us are simply that: Examples. They are not guarantees that You will experience or receive the same results. Each client and their circumstances are unique and no claim made shall be interpreted as a guarantee that You will experience the same results as another client or patron of ours.

Testimonials and participant reflections may come from comments shared in public or community-facing spaces. When We share these experiences, We may quote or summarize them to illustrate participant insights or outcomes, but We will never include personally identifying information (such as a full name, photo, or other direct identifiers) without that individual's explicit written permission.

Some testimonials may reflect compensated experiences (e.g., via discounts, gifts, Access, or exchanges) and will be clearly disclosed where relevant.

In plain terms: Testimonials and shared reflections come from real participants, but everyone's journey is unique. Their results show what's possible—not what's promised. Occasionally, We may highlight anonymized comments to inspire others or illustrate participant experiences, but We will never attach anyone's name, photo, or identifying details without explicit permission.

10. Professional, Medical, and Financial Disclaimer

By using the Site, You understand that Rebecca Romo, Psy.D. is operating solely as a life coach, educator, content creator, and community builder. She is no longer practicing as a licensed psychologist, and no Offering or Content provided by the Company is intended as or should be construed as psychological, medical, or therapeutic treatment.

Treatment requires a professional relationship that includes a personalized intake, diagnosis, and ongoing clinical care—none of which are offered or implied through this Site, its Content, or any Company Offering. Likewise, no representative, guest speaker, trainer, or community member associated with the Company is acting as Your licensed health provider.

You are encouraged to use Your own judgment, research, and body wisdom, and to consult Your physician, therapist, or qualified health professional before making any changes to Your lifestyle, diet, exercise, or medical care based on material from this Site or any related Offering.

In addition, You understand that neither Rebecca Romo, Psy.D., nor any contributor, is acting as Your attorney, CPA, accountant, or financial advisor. Always consult qualified professionals in those fields for guidance specific to Your circumstances.

Our Content and Offerings are for educational and informational purposes only and are based on personal and professional experience. They are not a substitute for individualized professional advice or treatment.

In plain terms: Dr. Romo brings her background in psychology to this work, but everything here is about learning and growth—not diagnosis or treatment. Please keep Your healthcare providers, therapists, or other licensed professionals in the loop for anything that affects Your

health, finances, or overall-life functioning. Always use Your own wisdom and discernment before making personal, health, or financial decisions based on what You receive here.

11. No Warranties, Guarantees, or Representations

We do not offer any warranties, of any variety, regarding the Site, Products, Content, Offerings, any third-party integrations or services, and/or Your Access, in any way. The Site, Products, Content, and Offerings, and/or Your Access are provided “AS IS”, without warranties of any kind, express or implied, to the extent permitted by law.

In plain terms: Everything here is offered with care, but not with promises. What You learn or experience depends on many factors beyond Our control.

12. Errors and Omissions

Every effort is made to provide up-to-date accurate information both on the Site and through Our services. However, due to the complexity of the issues We cover, the Company does not and cannot warrant, represent, or guarantee that such information is free from errors, accurate, or up-to-date at all times. You should do Your due diligence, research, or consult with a professional to ensure that all information You receive, act upon, or rely on from this Site and/or from Our services is accurate and up-to-date.

In plain terms: We do Our best to keep information current, but mistakes or changes can happen. Please double-check anything important before relying on it.

13. Your Release of Us

By choosing to use this Site, engage with Our Content, or participate in any of Our Offerings, You agree to release and hold harmless Rebecca Romo LLC, its owners, team members, and affiliates from any and all claims, liabilities, or damages—whether known or unknown—that might arise from or relate to Your participation.

We make every effort to provide a safe and supportive space for learning, exploration, and growth, but You are ultimately responsible for how You choose to use the information and experiences offered here.

If You live in California, You also agree to waive the protections of California Civil Code § 1542, which says that a release does not extend to claims You may not know or suspect to exist at the time. This waiver means that Your release includes both known and unknown claims related to Your use of Our Site, Content, or Offerings.

This release is intended to be as broad and inclusive as the law allows and will be governed by the laws of the State of California.

In plain terms: You're responsible for how You choose to use what You receive here. By

participating, You agree not to hold Us responsible for outcomes related to Your own decisions or actions, consistent with the limits and protections set out in these Terms and applicable law.

14. Limitation of Liability

The Company is not responsible or liable in any way for any and all damages You receive directly or indirectly from Your use, Purchase, or Access from Our Site, Content and/or Offerings. We do not assume liability for damages, injuries, harm, death, misuse of (or failure to properly use) information or documents, due to any act, or failure to act, by You.

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT SHALL WE BE LIABLE TO YOU FOR ANY INDIRECT, SPECIAL, EXEMPLARY, INCIDENTAL, OR CONSEQUENTIAL DAMAGES.

Notwithstanding anything to the contrary contained herein, Your sole and exclusive remedy for negligence, failure to perform, or breach by Us shall be a refund of the amount paid for such service or product.

In plain terms: If something goes wrong, Our responsibility can't go beyond what You actually paid for that product or service. We can't cover losses We couldn't reasonably foresee.

15. Defense and Indemnification

You agree to indemnify, defend, and hold harmless the Company, Rebecca Romo Psy.D., and all of Our owners, officers, affiliates, contractors, employees, and licensees from and against any and all claims, losses, damages, liabilities, costs, or expenses (including reasonable attorney's fees) arising out of or related to:

- Your use of the Site, Content, or Offerings in violation of these Terms or any applicable law;
- Your breach of these Terms & Conditions, the [Privacy Policy](#), or other agreements with the Company;
- any third-party claim arising from Your User-Generated Content; or
- any infringement or misappropriation of intellectual property or other rights by You.

This indemnification does not apply to claims or damages that result from the Company's gross negligence, willful misconduct, or actions demonstrating clear intent to cause harm or act in bad faith.

In plain terms: You agree to take responsibility for how You use the Site and to protect the Company if a claim arises because of Your actions. This doesn't cover claims caused by the Company's gross negligence, willful misconduct, or bad faith.

16. Force Majeure

If circumstances arise beyond the reasonable control of either You or the Company including but not limited to: natural disasters, acts of God, government restrictions, labor disputes, civil disturbance, transportation or communication disruptions, threats or acts of terrorism, public health emergencies, pandemics, war, cybersecurity incidents, or other unforeseen circumstances that make it impractical, illegal, or impossible for either of Us to perform Our obligations under these Terms, the affected party's performance will be reasonably suspended or extended for the duration of such event, without liability or penalty.

Both You and the Company agree to act in good faith and make reasonable efforts to resume performance as soon as possible once the event has passed. If such an event delays or interrupts a course, service, or program, the timeline for delivery or completion will be adjusted fairly to allow either of Us the opportunity to fulfill Our respective commitments. These circumstances shall not constitute a breach of these Terms & Conditions.

In plain terms: Life happens. Neither of Us is responsible for delays or failures caused by events beyond reasonable control, such as natural disasters, emergencies, or technical disruptions. If events outside either of Our control interrupt services, We'll pause and resume as soon as it's possible to do so fairly.

17. Payment and Purchases

We depend on Payments and Purchases to keep Our small business functioning and able to provide quality Content and Offerings to You. We want You to be aware of how Your Purchase and Payment commitments work.

When You Purchase or Access one of Our Offerings from Us or the Site, all sensitive credit card or payment information entered on the Site is processed securely via trusted third-party payment processing vendors such as Stripe or PayPal using a credit or debit card. **By submitting Your information to these payment vendors, You give the Company permission to automatically charge Your credit card for payment.** You will receive an electronic receipt following Your Purchase, which You should retain for Your records. We do not accept cash, checks, or money orders.

17.1. Prices & Taxes. Prices are listed in U.S. dollars (USD) and exclude applicable taxes unless stated. You authorize Us to charge all applicable taxes at checkout. Payments are due immediately upon order unless otherwise specified.

17.2. If You elect the installment or “pay over time” option at checkout, You agree that the Company has permission to automatically charge, without checking with You before each installment transaction is charged, the amount due on the date(s) agreed upon at checkout.

17.3. If Your payment method fails or is otherwise declined, You will be removed from, or canceled from having Access to Offerings. Please note, in the event Your

payment method is declined at any time, You are still responsible for the full cost of Your Purchase. To prevent any disruption to Your Access, please update Your account with the most accurate and available payment information.

17.4. Chargebacks (real or threatened) are not accepted. If You dispute a charge with Your card issuer, You agree to contact Us at help@coachromo.com so We can attempt to resolve the issue. We reserve all lawful rights and defenses in response to a chargeback, including providing documentation of Your Purchase and Access.

17.5. We are not responsible for the policies of the payment processing companies. Payment processing companies may have different privacy policies and practices than We do. As with any online Purchase, there are circumstances beyond Our control which may compromise Your credit card or payment method. We are not liable or responsible for any of those circumstances.

You hereby release Us from any and all damages related to Your payment or use of Our payment processing companies in which You incur and further agree not to assert any claims against Us or them for any damages which arise from Your Purchase or Access of Our Site, its Content, and/or Our Offerings.

17.6. Purchases, Access & Account Security. During the course of Your use, Purchase, and/or Download from the Site, Courses, Services, and/or Products, You agree and understand that all information is for Your personal use only and You cannot distribute, copy, forward, and/or share information prohibited by these Terms & Conditions. You agree not to share, sell, or transfer Your account, login, or access credentials. You are responsible for maintaining the confidentiality of Your credentials and for all activity under Your account.

17.7. Subscriptions & Auto-Renewal (If Applicable). Some Offerings renew automatically until canceled. Billing frequency and price are shown at checkout. You can cancel at any time before the next renewal by (1) visiting Your account → Billing → Cancel, or (2) emailing help@coachromo.com with "Cancel Subscription" in the subject line. We'll send an order acknowledgment (and renewal notices if required by law). No partial-period refunds unless required by law; access continues through the end of the paid term.

17.8. Communication is Key. If You have a change of payment or notice any mistake, oversight, or problem with Your Payment or with Your ability to continue with an ongoing charge that cannot be resolved through Your Account online, contact Us directly at help@coachromo.com and let Us know.

In plain terms: Payments are handled by trusted processors (like Stripe or PayPal). When You choose a plan, You authorize the charges and schedule shown at checkout. If a payment fails, Your Access may be paused or removed until it's resolved. Chargebacks are not permitted—please contact Us first so We can help. Keep Your payment details current, and if something changes, email Us at help@coachromo.com so We can find the best path forward together.

18. Our Refund Policy

We value Your satisfaction and want You to have a positive experience with Our Offerings. However, because Our programs and products often include immediate digital Access, downloadable materials, and/or personalized services, refunds are generally not available once Access has been granted, materials delivered, or services provided.

If You believe a Purchase was made in error, or if You experience technical issues preventing Access to an Offering, please contact Us promptly at help@coachromo.com so We can review the situation and determine whether a remedy, replacement, or exception is appropriate at Our sole discretion.

Refunds will not be issued for:

- Services already rendered or completed;
- Digital or downloadable products once Access is provided;
- Failure to use or complete a purchased program, course, or membership.

We may, in rare and exceptional cases, provide partial or full refunds where required by law or at Our sole discretion when circumstances warrant. All refund determinations are final once communicated in writing.

In plain terms: Your satisfaction matters to Us. Because Our programs include digital Access and personal effort, refunds generally aren't available once materials are delivered or services provided. If something isn't working, please email Us—We'll always try to help within the policy and applicable law.

19. Links to Third-Party or External Websites

The Site may contain or include website URL links to third-party or external websites. Typically, these URL links are provided so that You may directly Access a site that contains relevant information. Please note We are not liable for any of the information contained on or within the third-party or external websites. We are not responsible for the way they handle Your Personal Information, whether they have a privacy policy, or any information You provide to them by visiting their website. You are responsible for reading and agreeing to, or expressing disagreement with, the external website's privacy policy or terms & conditions.

19.1. Affiliate Links. Some links provided on this Site or in Our materials may be affiliate links. This means We may earn a small commission if You Purchase through those links, at no additional cost to You. We only recommend resources We genuinely believe in, but We make no warranties regarding third-party products or services.

We follow applicable FTC endorsement and testimonial guidelines, including clear and conspicuous disclosures where required.

In plain terms: You may see links to outside resources We trust. Please use Your own judgment—they have their own rules and privacy practices.

20. Termination of Your Use

At Our sole discretion, We are permitted to terminate Your use of the Site, Content, Offerings, Purchases, or Access if You abuse, violate, or breach any of these Terms & Conditions, [Privacy Policy](#), [Disclaimer](#) or any other terms to which You have agreed to.

For additional information, see Section 25 (Termination and Survival).

In plain terms: If someone misuses the Site or breaks the rules, We may need to end their Access to keep this community safe and fair.

21. Electronic Communications and E-Signature Consent

By using the Site or engaging with Our Offerings, You consent to receive electronic communications from Us, including notices, agreements, disclosures, and updates. You agree that such electronic communications satisfy any legal requirement that such communications be in writing. You further agree that Your electronic actions, including clicks to “agree” or similar acknowledgments, constitute Your signature and acceptance of these Terms & Conditions to the extent permitted by law.

In plain terms: When You interact here, You’re giving permission to receive emails or notices from Us, and digital “clicks” serve as Your acknowledgment—just like signing on paper.

22. Changes To These Terms and Conditions

We reserve the right to change, amend, or otherwise alter these Terms & Conditions as necessary as Our Company expands and grows and to meet new legal requirements. Any changes will be posted on this page and reflected by the “Last Updated” date at the top. We encourage You to review these Terms periodically. Your continued use of the Site after changes are posted constitutes acceptance of the revised Terms. If You do not agree with these Terms & Conditions, please do NOT use Our Site, read, or implement its Content or Offerings, Purchase, or Access anything from Us.

In plain terms: As We grow, parts of these Terms may need adjusting. When that happens, We’ll post the updates here, and continuing to use the Site means You’re okay with those changes.

23. Entire Agreement

These Terms & Conditions, [Privacy Policy](#), and [Disclaimer](#) constitute the entire agreement

between You and Us with respect to the Site, Content, Offerings, Purchase, and/or Access and they supersede all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between You and Us with respect to the Site, Content, Offerings, Purchase, and/or Access unless a more specific Terms of Use applies to a particular Offering. In the event of conflict, the more specific Terms of Use will prevail for that Offering.

In plain terms: These Terms & Conditions, together with the [Privacy Policy](#) and [Disclaimer](#), make up Our full agreement. If a specific Offering includes more detailed Terms of Use, those specific terms will govern for that Offering where they differ.

24. Severability

The provisions of these Terms & Conditions are severable, and the invalidity or unenforceability of any provision shall not affect the validity and enforceability of any other provision herein. If any paragraph, section, subsection, sentence, or clause of these Terms & Conditions are rendered illegal, invalid, or unenforceable, such illegality, invalidity, or unenforceability shall have no effect on these Terms & Conditions as a whole or on any other paragraph, section, subsection, sentence, or clause herein.

In plain terms: If any piece of these Terms doesn't hold up legally, the rest still stands.

25. Termination and Survival

The provisions of these Terms & Conditions that by their nature should survive termination (including but not limited to Intellectual Property, Indemnification, Limitation of Liability, Refund Policy, and Governing Law) shall continue to apply after termination of Your use of the Site or Offerings.

In plain terms: Some commitments, like respecting copyrights and limits on liability, keep applying even after You stop using the Site.

26. Your Privacy and Security on the Site

Please read Our [Privacy Policy](#) for how We handle Your Personal Information.

In plain terms: We take privacy seriously. For details on how We handle Your information, see Our [Privacy Policy](#)—it's written to be clear and transparent.

27. Arbitration

Our terms for use of this Site, Our Content, Products, and Offerings include the following expectations should You be displeased with Us:

27.1. Informal Resolution. If You have any complaint or should any issue arise in the

use of the Site or the Company's Offerings, please contact Us at legal@coachromo.com so We can attempt to resolve it directly and in good faith.

27.2. Agreement to Arbitrate. If We are unable to amicably resolve Your dispute in that manner, You agree that You and Our Company shall submit Your dispute to binding arbitration with the [American Arbitration Association](#), before an arbitrator that is mutually agreed upon. This Arbitration Clause is governed by the [Federal Arbitration Act \(FAA\)](#) and the AAA Consumer Arbitration Rules. The seat of arbitration shall be Los Angeles County, California, unless otherwise required by law.

27.3. Rules and Venue. By agreeing to this term, You hereby agree and understand that You're waiving Your right to a jury trial in court, which would otherwise be available to You if not for this Arbitration Clause. Should any arbitration hearing need to be held, it shall be conducted in Los Angeles County, California (within 15 miles of Lakewood), unless otherwise required by law.

27.4. Remedies and Limits. If the arbitrator issues an award, the judgment will be binding and may be entered in any court of competent jurisdiction. Except where prohibited by law, Your recovery shall be limited to direct damages not to exceed the total amount You paid to the Company for the Offering giving rise to the claim, and You waive any right to indirect, consequential, punitive, or exemplary damages.

27.5. Individual Resolution. All disputes under these Terms will be handled on an individual basis between You and the Company. Neither party will bring or participate in a class, collective, or representative action against the other. Arbitration may decide only Your or the Company's individual claims; it may not consolidate or join the claims of others.

27.6. Injunctive Relief. Notwithstanding the Arbitration Clause, the Company may seek temporary or preliminary injunctive relief in a court of competent jurisdiction to protect its intellectual property or confidential information pending arbitration.

In plain terms: If a dispute arises, We'll try to resolve it directly first. If that isn't possible, an independent arbitrator (not a court) will decide it where the law allows. Any recovery is limited as stated in these Terms, and disputes are handled individually—not as part of a class or group action.

28. Court Jurisdiction if Arbitration is Unenforceable

In the rare event that arbitration is held unenforceable, You hereby irrevocably consent to the exclusive jurisdiction and venue of any United States District Court for the Central District of California or a state court located within the State of California in connection with any matter arising out of these Terms & Conditions, [Privacy Policy](#), [Disclaimer](#), or as a result of Your use, or Access, from the Company's Site, Content and/or Offerings.

In plain terms: If arbitration can't be used, any legal matters will be handled exclusively in California courts identified in this section.

29. Governing Law

These Terms & Conditions, and any dispute arising out of it, shall be governed by the laws of the State of California.

In plain terms: California law is what applies to this agreement and how any issues are decided.

30. Consent to Service

You hereby irrevocably agree that process may be served on You in any manner authorized by the Laws of the State of California for such persons, and You waive any objection which You might otherwise have to service of process under the laws of the State of California.

In plain terms: If official notices ever need to be sent, they'll be delivered in a way California law recognizes as valid.

31. Contact

If You have any questions or concerns regarding these Terms & Conditions, You may contact Us using the following information:

Website: coachromo.com (Use contact form on the Site.)

Email (general): help@coachromo.com

Email (legal): legal@coachromo.com

Email (privacy): privacy@coachromo.com

Business Address: 5200 Clark Ave. #756, Lakewood, CA 90714

In plain terms: These Terms & Conditions are here to protect both of us and to keep expectations clear. If you have a question about what something means or how it applies to your use of the Site, please reach out—we're here to help clarify whenever possible.