

Please find your Privacy Policy, Terms & Conditions and Disclaimer below.

Privacy Policy

Last Updated on 09-Aug-2020

NOTICE: Please read the Privacy Policy set forth below carefully, as it is designed to provide important information on how and why we collect, use, store and share your personal information. It also outlines the rights you can exercise regarding your personal information and how you can contact us if you have any questions or complaints.

The Privacy Policy set forth below is legally binding. By visiting, viewing or using this website and/or by using any program, product, course or service from us, you agree to be bound by this Privacy Policy.

Your privacy is important to Flanagan Fotos, which is operated by Flanagan Fotos LLC (“Company”, “we”, “us”, or “our”). We use the term “personal information” to refer to data we collect that may, directly or indirectly, identify, describe, relate to or be associated with you. This privacy policy (“Privacy Policy”) applies to personal information we collect when you interact with us through different means, including by visiting and using our website, www.flanaganfotos.com (“website”). The term “you” refers to any visitor, viewer or user of the website and/or any user of any Product. Please note that we cannot control the privacy practices of websites and services that we do not own.

Please read the entire Privacy Policy before you visit or use the website or perform any Actions (as defined below). By visiting the website or performing any Actions (as defined below), you consent to the terms of this Privacy Policy. This Privacy Policy was created with the help of the Privacy Policy Generator and Privacy Policy Solutions.

INFORMATION WE COLLECT AND HOW WE COLLECT IT

The following describes the categories of personal information we collect and how we collect such information.

Information You Provide. We collect information you provide to us directly. This includes information you provide when you (i) receive any free or purchase any paid programs, products, courses or services from us (each, a “Product”), (ii) sign up to receive any emails, (iii) comment on any posts or otherwise communicate with us on any social media platform, (iv) register for presentations or classes, (v) fill out any forms, (vi) access public or private membership groups, including those hosted via a third-party platform (i.e., Facebook), (vii) sign up to become our affiliate partner, (viii) respond to any survey, (ix) participate in any contest or sweepstakes, or (x) contact us through any other means, including via an online form, phone call, or email (collectively, the “Actions”).

Examples of data we may receive include your first name, last name, email address, billing address, billing information (such as your credit card number), gender, account name, financial information, Social Security Number, Tax Identification Number, Employer Identification Number, PayPal address, and other information you provide to us through survey responses, feedback, reviews and other means of communication.

Information Collected Automatically. We collect some data automatically when you visit or use our website or open or respond to our emails. For example, we may automatically collect information when you open or respond to our emails, make a choice with respect to communications we send to you, visit any page that displays our content, provide information to our service providers or purchase or return a Product.

Information from Third Party Sites. We collect some data when you connect with us, comment on or like our posts or otherwise interact with us on any social media platform, or when you access public or private membership groups hosted on a third party platform (i.e., Facebook). Examples of data we may receive include your profile information, profile picture, social media information, social media handles or nicknames, name, purchase history, email address, device identifiers and demographic

information.

Information from Internet or Other Electronic Network Activity. We automatically collect some data about your computer or mobile device when you access our website. Examples of data we may receive include your Internet Protocol (“IP”) address, browser type, browser version, cookies from your browser, unique device identifiers, web browser software (i.e., Google Chrome), information about the referring website, the date, time and length of your visit, including the specific pages you visit, information on how you interact with the website, Products and tools and other diagnostic data. Examples of additional data we may receive when you access our website through a mobile device include the type of mobile device you are using, the unique mobile device ID, your mobile operating system, web browser software on mobile, unique device identifiers and other diagnostic data.

PURPOSES FOR COLLECTING INFORMATION

We use your information for business and commercial purposes. For example, we may use your information to:

- Register you for a course, presentation or class.
- Grant you access to a public or private membership group or other account, and maintain and service your profiles for such accounts.
- Validate and authenticate your profile when logging into a public or private membership group or other account or when purchasing a Product.
- Analyze interactions with you to improve quality.
- Identify your product preferences and shopping preferences.
- Secure our website and data.
- Create Products that you are interested in.
- Ship or otherwise deliver, process payment for, communicate about, and track orders of any Products.
- Suggest Products you may like based on past purchases and otherwise personalize your experience with the website.
- Provide promotional and marketing communications and information if you elect

to receive it, including email marketing.

- Improve the design, functionality and ease-of-use of our website and Products.
- Respond to any inquiries, reviews or other feedback you submit to us.
- Provide customer service.
- Conduct research to improve our business processes.
- Administer affiliate programs.
- Administer contests, sweepstakes, surveys or promotions.
- Administer any business needs related to your purchase of any Products.
- Detect security incidents and protect against, stop, resolve and prevent any fraud and fraudulent transactions and any malicious, deceptive or illegal activity.
- Comply with all applicable law.
- Respond to legal and regulatory inquiries and assist law enforcement.

THIRD PARTIES WE SHARE INFORMATION WITH

The following is a list of third parties that we may share your information with or for.

Affiliate Partners. We may share your information with affiliate partners to generate traffic or leads or for other business purposes.

Analytics Providers. We may share your information with analytics providers.

Google Analytics

Google Analytics is a web analytics service by Google that uses data for analytics and measurements to understand how websites are used. Google Analytics primarily uses cookies to study user interactions. To learn about the privacy practices of Google Analytics, please review their privacy policy, which can be found at:

<https://policies.google.com/privacy?hl=en-US>.

To opt-out of Google analytics, you can download the Google Analytics opt-out add-on, which allows users to disable the use of data by Google Analytics JavaScript. The add-on is available for Microsoft Internet Explorer, Google Chrome, Mozilla Firefox, Apple Safari and Opera.

Business Transfers. If we are acquired by a third party as a result of a transfer, sale,

merger, acquisition, reorganization, liquidation, consolidation, merger or sale of some or all of our Company, your personal information may be a transferred asset. We may also share personal information to prospective purchasers to diligence the proposed transaction.

Cloud Service Providers. We may share your information with cloud service providers.

Customer Analysis Providers. We may share your information with customer analysis providers, such as those used to analyze visitors clicks and navigation around the website.

Customer Service Providers. We may share your information with customer service providers.

Delivery Partners. We may share your information with delivery partners, such as those we use to ship or otherwise deliver any Products.

Email Marketing and Advertising Providers. We may share your information with marketing and advertising providers, including email marketing and campaign providers, marketing software providers, direct mail providers, marketing analytics providers and sales funnel providers. We may share your information with email marketing service providers, in order to send you emails, newsletters, promotional materials, marketing materials or other information.

Mailchimp

Mailchimp is an email marketing provider operated by The Rocket Science Group LLC. To learn about the privacy practices of Mailchimp, please review their privacy policy, which can be found at: <https://mailchimp.com/legal/privacy/>

ConvertKit

ConvertKit is an email marketing provider operated by ConvertKit LLC. To learn about the privacy practices of ConvertKit, please review their privacy policy, which can be found at: <https://convertkit.com/privacy>

Fraud Prevention Partners. We may share your information with fraud prevention partners.

Fulfillment Partners. We may share your information with fulfillment partners, such as those we use to fulfill any Products.

Government Agencies. We may share your information with government agencies, courts, regulators and law enforcement in the event we are required to comply with applicable laws and regulations or a legally binding process, or in response to subpoenas, warrants, government inquiries or investigations, and court orders. We may also share your information (i) to establish, exercise, protect or enforce our legal rights and the legal rights of our agents, employees and affiliates, (ii) to defend against a legal claim, (iii) to protect you, us or third parties against injury, interference, fraud or harm or (iv) to take action related to violations of our policies, including this Privacy Policy and our Terms & Conditions, or potentially illegal activities.

Other Service Providers. We may share your information with service providers.

Payment Processors. We may share your information with payment processors, such as those we use to collect and process payment for any Products you purchase.

Public Forum. Our website may allow you to leave a post, comment or review on the website. If you choose to submit that information on a public forum, that information will be available to the public and we may elect to share your post, comment or review outside of the website.

Technology Service Providers. We may share your information with technology service providers.

Third Parties. We may share your information with third parties whom we have contractual relationships with, such as auditors, consultants, lawyers, and other professionals who rely on the data to provide us with professional services.

Third Party Partners. We may share your information with third parties we have

partnered with to jointly create or offer a product, service or joint promotion.

WE DO NOT SELL YOUR PERSONAL INFORMATION

We do not sell, rent or trade your personal information to any third parties, as we value your privacy. We also do not “sell” your personal information as defined by the California Consumer Privacy Act.

COOKIES AND OTHER TRACKING TECHNOLOGIES

We may collect and access, and may permit our business partners and third party service providers, such as advertising companies, to collect and access your Internet Protocol (IP) address, browsing metadata and other numerical identifiers, such as your browser type, version and operating system (collectively, the “Browsing Information”). We may also use, place, collect and store, or allow our third party service providers to use, place, collect and store, cookies, web beacons, remarketing pixel tags, or other similar tracking technologies.

We, our business partners and third party service providers may use this information and these technologies to, among other things, improve and personalize your user experience, understand how you use the website, provide tailored ads, analyze trends, data, and website performance, administer the website, identify and track you when you use different devices, determine if you are logged onto the website, provide security and provide a range of features, customization and functionality.

By using the website and not opting out of cookies, you consent to the use of Browsing Information, cookies and other tracking technologies as described in this Privacy Policy. Note that we have no control over these third party service providers and their use of such tracking technologies. We cannot and do not control the privacy policies and practices of any third party service providers. We encourage you to visit their websites directly to learn about their privacy policies.

YOUR CHOICES

It is important to us that you understand your choices regarding your personal

information.

Opting Out of/Blocking Cookies. Most browsers accept cookies by default. However, most browsers will allow you to prevent accepting new cookies, disable cookies, and/or receive a notification when you receive new cookies. If your browser has such functionalities, information on how you can change your cookie settings can typically be found in the help section of the browser toolbar. Please note that if you do disable cookies, this may have an impact on or interfere with your user experience, including your ability to use or make purchases from the website, or receive personalized content.

Managing “Do Not Track”. As required by the California Online Privacy Protection Act (CalOPPA), we would like you to know that our systems are currently unable to recognize browser “Do No Track” signals.

Use of Personal Information. You can request that we delete your personal information at any time by contacting us using the contact details provided below, subject to certain exceptions. You can also (i) request to see your personal information that we have available on you, (ii) withdraw consent for our use of your personal information, (iii) review and request we rectify, change or modify your personal information, (iv) restrict or limit the processing of your personal information, (v) cancel the processing of your personal information and (vi) request your personal information and transfer it to another controller without any impediments on our part by contacting us using the contact details provided below.

Unsubscribing from Email Marketing. If you receive any email marketing from us, you can opt out by clicking the “unsubscribe” link contained in each email. Please note that unsubscribing from email marketing does not necessarily unsubscribe you from other emails we may send, such as emails about any Products you purchase.

Other Opt-Out Options. If we send you physical mailings or short message service (SMS) messages or contact you via telephone, you can opt-out by contacting us using the contact details provided below.

DATA RETENTION

We retain personal information as long as it is needed to conduct and operate our business or until you ask us to delete your personal information by contacting us using the contact details provided below. Please note that we cannot control the data retention policies of third parties.

THIRD PARTY LINKS

For your convenience, we provide links to third party websites on our website, such as links to third party social media platforms. If you click on a link to a third party website, you will be directed to a third party website. We cannot and do not control the privacy policies, content and practices of the website owners and operators of any of the third party websites that we link to. We encourage you to visit their websites directly to learn about their privacy policies.

HOW WE PROTECT YOUR PERSONAL INFORMATION

We care about the security of your personal information, so we maintain reasonable and appropriate physical, technical and procedural safeguards to help keep it safe. While we take reasonable steps to protect your personal information, no method of transmission over the internet or other network can be 100% secure, therefore we cannot and do not guarantee that personal information you transmit will remain secure from misuse or interception in all circumstances. By consenting to this Privacy Policy, you acknowledge that we cannot guarantee that your personal information will be protected from misuse or interception by third parties.

INTERNATIONAL DATA, TRANSFERS AND PROCESSING

Our website is intended for individuals located within the United States. Please be aware that our website servers and our service providers may be located outside of your state, province or country. As a result, some of your personal information may be collected, used, transferred, maintained, disclosed and stored outside of your state, province or country. By using this website, you acknowledge and agree that the collection, use, transfer, maintenance, disclosure and storage of your personal

information, Browsing Information and communications related to or arising out of your use of this website is governed by the applicable laws in the United States. While we have the appropriate safeguards in place, the applicable privacy laws in the United States may be less stringent than those of your state, province or country.

NOTICE ABOUT THE GENERAL DATA PROTECTION REGULATION (GDPR NOTICE)

The information in this section, under the subheading “Notice About the General Data Protection Regulation”, applies to individuals covered by the General Data Protection Regulation (“GDPR”). References to “you” and “your” in this section refer only to those covered by GDPR. GDPR, which took effect on May 25, 2018, provides privacy rights for those inside the European Economic Area.

For the purposes of this section, “personal information” refers to any information relating to an individual which can be directly or indirectly used to identify such individual. Examples include first name and last name, email address, identification number, information about location, ethnicity, gender, biometric data, web cookies, and religious or political beliefs.

Legal basis for processing information. We may process personal information under the following conditions: (i) we have received your consent to process your personal information for one or more specific purposes, (ii) processing of your personal information is necessary to perform a contract to which you are a party to, or in order to take steps at your request prior to entering into a contract, (iii) processing of your personal information is necessary to comply with a legal obligation we are subject to, (iv) processing of your personal information is necessary in order to protect the vital interests of you or another natural person, (v) processing of your personal information is necessary to perform a task carried out in the public interest or to exercise an official authority vested in us; (vi) processing of your personal information is necessary for the purposes of the legitimate interests pursued by us or a third party, except in certain circumstances where the need for the information is overridden by the need to protect the subject of the personal information (such as when the subject of the personal information is a child).

We are happy to let you know which legal basis applies to the processing of your personal information.

You have certain rights you can exercise under the GDPR, including the following.

Please note that this summary is merely provided for your convenience, but we do not warrant the accuracy or exhaustiveness of this summary nor should you rely on this as an accurate or exhaustive list of your rights.

- **Right to Access.** You have the right to learn whether or not your personal information is being processed. If it is being processed, you have the right to access the personal information, and to learn certain information about your personal information, including: (i) why it is being processed, (ii) the categories of personal information we collected, (iii) the recipients or categories of recipients to whom we have or will disclose the personal information to, (iv) if possible, the amount of time we will store the personal information, or if not possible, the criteria we use to determine such period and (v) available information about the sources for personal information we collected.
- **Right to Correction.** You have the right to correct any inaccurate personal information about yourself. You also have the right to complete any incomplete personal information collected, including through providing an additional statement.
- **Right to Be Forgotten.** You have the right to ask us to erase your personal information, which we will do without undue delay under certain circumstances. Examples may include: (i) where the personal information is no longer necessary for the purposes for which it was collected, (ii) where you withdraw consent on the basis of which we processed your personal information, and there is no legal ground for processing such personal information, (iii) where you invoke your right to object (described below) and there are no overriding grounds for processing such personal information, (iv) where your personal information has been unlawfully processed and (v) where the personal information has to be erased to comply with a legal obligation.

- **Right to Restrict Processing.** You have the right to restrict the processing of your personal information under certain circumstances. Examples may include: (i) where you indicate the inaccuracy of your personal information, (ii) where the processing is unlawful but you would like the processing of your personal information to be restricted as opposed to erased, (iii) where we no longer need the personal information for processing, but you would like it restricted for a legal basis, and (iv) where you invoke your right to object (described below).
- **Notification of Recipients of Personal Information.** If you exercise your Right to Rectification, Right to Be Forgotten or Right to Restrict Processing (each as described above), we will convey that to each recipient we have shared your personal information with. You have the right to request we provide you with a list of all recipients we have notified.
- **Right to Data Portability.** You have the right to request your personal information in a structured, commonly used and machine-readable format.
- **Right to Object.** You have the right to object to the processing of your personal information under certain circumstances. Examples may include: (i) where the personal information is being processed on grounds relating to your personal situation, where the legal grounds for processing such personal information falls under categories (v) and (vi) as described in the sub-section titled “Legal basis for processing information” and (ii) where the personal information is processed for direct marketing purposes.
- **Right to Lodge a Complaint.** You have the right to lodge a complaint with a supervisory authority. For more information, please contact your local data protection authority.
- **Right to Be Informed About International Transfers.** You have the right to be informed about the international transfer of your personal information and safeguards in place. Please read the section of this Privacy Policy titled “International Data, Transfers and Processing”.
- **Right To Object to Profiling.** We may use automated decision-making in operating our website. You have the right not to be subjected to any decisions arising from automated processing, including profiling, which produces legal effects concerning you or similarly significantly affects you.

To exercise any of your rights, please contact us using the contact details provided below. We are required to verify the identity of anyone who makes any request.

NOTICE TO CALIFORNIA RESIDENTS (CCPA NOTICE)

The information in this section, under the subheading “Notice to California Residents”, applies to residents of California. References to “you” and “your” in this section refer only to residents of California. The California Consumer Protection Act (“CCPA”), which took effect on January 1, 2020, provides privacy rights for residents of California. Please refer to the referenced sections in this Privacy Policy for details on the following, which you have a right to know under the CCPA:

- To review information on the categories of personal information and the categories of sources from which we collect, use, store and share personal information, read the section of this Privacy Policy titled “Information We Collect and How We Collect It”.
- To review information on the business or commercial purposes for which we collect information, read the section of this Privacy Policy titled “Purposes for Collecting Information”.
- To review information on the categories of third parties we share personal information, read the section of this Privacy Policy titled “Third Parties We Share Information With”.

As a California resident, you have certain rights you can exercise under the CCPA, including the following. Please note that this summary is merely provided for your convenience, but we do not warrant the accuracy or exhaustiveness of this summary nor should you rely on this as an accurate or exhaustive list of your rights.

- **Right to Know.** You have the right to obtain from us certain information about our collection of your personal information over the past 12 month period, including: (i) the categories of personal information we collected, (ii) the specific pieces of your personal information we collected, (iii) the categories of sources

for the personal information we collected, (iv) our business or commercial purpose for collecting or selling that personal information, (v) the categories of third parties with whom we share that personal information, and (vi) if we sold or disclosed your personal information, then (a) a list disclosing the categories of personal information involved in sales and the categories of third parties to whom we sold your personal information and (b) a list disclosing categories of personal information disclosed for a business purpose and the categories of third parties with whom we shared your personal information. You have the right to obtain this information from us, free of charge, twice each year.

- **Right to Delete.** You have the right to request that we delete your personal information that we have collected, subject to certain exceptions. When you contact us, please let us know the information you are requesting we remove, update, correct or amend, and the timeframe and manner in which you believe we came to collect such information.
- **Right to Opt-Out.** You have the right to opt-out of the sale of your personal information. We do not sell, rent or trade your personal information to any third parties, as we value your privacy. Therefore, no request to opt-out of sale is necessary.
- **Right to Non-Discrimination.** You have the right not to receive discriminatory treatment by us for exercising your rights under the CCPA. We will not discriminate against you in any way for exercising any of the rights available to you under the CCPA, including by denying you goods or services, charging you different prices or rates, providing you with a lesser quality of goods or services or suggesting that you would receive a different price or rate for goods or services or a different quality of goods or services.

To exercise any of your rights, please contact us using the contact details provided below. We are required to verify the identity of anyone who makes any request.

NOTICE TO CALIFORNIA RESIDENTS (California's "Shine the Light" Law)

We do not share your personal information with third parties who we know or have reason to know may use your personal information for "direct marketing purposes" as

contemplated by California's "Shine the Light" law (Civil Code Section § 1798.83).

NOTICE TO NEVADA RESIDENTS

We do not exchange your personal information for monetary consideration with anyone who will license or sell your personal information to third parties.

CHILDREN'S PRIVACY

This website is not directed towards or designed for use by children under the age of 18. This website and the information contained on it is specifically designed for individuals over the age of 18. If you are under the age of 18, you must not access this website or perform any of the Actions. We do not knowingly collect, use, store or share personal information from children under the age of 18. If you know or have reason to believe that we have collected data from anyone under the age of 18, please contact us using the contact details provided for removal of that data.

CHANGES TO THE PRIVACY POLICY

We reserve the right to change, amend or modify this Privacy Policy at any time. We will alert you to any changes by posting the effective date of the latest version at the top of this page, at which point any changes will become immediately effective. It is your responsibility to check for updates, as your continued use of the website and our Products after the Privacy Policy is amended will constitute your acceptance and agreement to continue to be bound by the Privacy Policy as of the last updated date indicated at the top of this page.

ALTERNATIVE FORMS

You may print this Privacy Policy by using the "Print" function on your browser.

HOW TO CONTACT US

If you have any questions or complaints related to this Privacy Policy, or would like to exercise any of your rights, please contact us using the information below.

By email: kirby@flanaganfotos.com

Terms & Conditions

Last Updated on 09-Aug-2020

NOTICE: Please read the terms and conditions set forth below, which are legally binding. By visiting, viewing or using this website and/or by using any program, product, course or service from us, you agree to be bound by these Terms and Conditions and our Privacy Policy and Disclaimer.

PLEASE READ THE SECTIONS TITLED "BINDING ARBITRATION" AND "CLASS ACTION WAIVER" AS THEY AFFECT YOUR LEGAL RIGHTS.

Flanagan Fotos, which is operated by Flanagan Fotos LLC ("Company", "we", "us", or "our") provides visitors information on www.flanaganfotos.com ("website") subject to the following terms and conditions ("Terms and Conditions"). The term "you" refers to any visitor, viewer or user of the website and/or any user of any free or paid program, product, course or service of the Company (each, a "Product").

By viewing, visiting or using the website and/or a Product, you indicate your acceptance and agreement to be bound by these Terms and Conditions and our Privacy Policy and Disclaimer, which are hereby incorporated by reference (collectively, this "Agreement"). If you do not accept the terms and conditions of this Agreement, then please do not use the website or any Products. These Terms and Conditions were created with the help of the Terms and Conditions Generator and Terms and Conditions Solutions.

We reserve the right to amend this Agreement at any time without notice to you. We will alert you to any changes by posting the effective date of the latest version at the top of this page, at which point any changes will become immediately effective. It is your responsibility to check for updates, as your continued use of the website or any

Products after this Agreement is amended will constitute your acceptance and agreement to continue to be bound by this Agreement, as amended.

United States AND OVER 18 USE ONLY

The website is intended only for individuals over the age of 18 residing in the United States. We do not make any representations that this website is appropriate or available for use outside of the United States. If you access the website or any of our Products from outside of the United States, you do so at your own risk and on your own initiative. It is solely your responsibility to ensure compliance with applicable laws in your specific jurisdiction.

GUIDELINES FOR USE

We have established certain guidelines to keep our community safe (“Guidelines”). By visiting or using the website or any Product, you agree to abide by these Guidelines, which are as follows:

- You will comply with all applicable law;
- You will not upload, post, send, email, or otherwise make available any information or content which in any way infringes any copyright, trade secret, trademark, right of publicity, privacy, property or other intellectual property or proprietary rights, or any information or content which you do not have the right to make available, through any law, contractual or fiduciary relationship or otherwise;
- You will not act in any way that is fraudulent, false, misleading, deceitful or deceptive, such as by impersonating another individual or falsifying your association with an individual or entity;
- You will not upload, post, send, email, or otherwise make available any material or behave in any manner which could be perceived as harassing, demeaning, threatening, “stalking”, defamatory, sexually explicit, abusive, vulgar, hate speech, obscene, indecent or otherwise objectionable;
- You will not upload, post, send, email, or otherwise make available any material which would reveal the personal information of another individual;

- You will not behave in any manner which could limit or otherwise impact any other person's use or enjoyment of the website and/or any Product;
- You will not engage in any unsolicited or unauthorized advertising nor will you send any spam;
- You will not attempt to gain unauthorized access to any portion of the website or any of the Products;
- You will not engage in or encourage others to engage in any activity which would violate any law, constitute a criminal offense, give rise to civil liability, or infringe on the rights of any third party;
- You will not send any materials which contain viruses, devices, information collection or transmission mechanisms, trojan horses, worms, time-bombs, adware, keystroke loggers or any other programs or code which would be harmful to, interfere with or attempt to interfere with our systems;
- You will not engage in market research or any research intended to help a competitor;
- You will not deploy any automated query program, such as a bot or spider, at any time or for any purpose without our express written consent;
- You will not block or cover any advertisements on the website;
- With the exception of any personal information you share (which is covered under our Privacy Policy), once you upload, post, send, email, or otherwise make available any material, we have the right to display, repurpose or otherwise use such material in any way; and
- You will notify us through the contact information provided below if you know or have reason to know that a violation of any of our Guidelines has occurred.

We reserve the right to deny you access to the website and any Products in our sole discretion at any time and for any reason.

INTELLECTUAL PROPERTY

The website and its content and all Products, including but not limited to videos, coursework, training modules, photographs, sound recordings, images, digital content, material available as a free download, software, text, graphics and other material, are

owned or licensed by the Company and are protected by copyright, trademarks (whether registered or unregistered), design rights, database rights and all other intellectual property rights afforded to us (“Intellectual Property”).

While you may view and have access to our Intellectual Property for your own personal and non-commercial use, you agree to abide by the following:

- Our Intellectual Property must be kept intact with the proper copyright and other intellectual property notices; and
- You may not reproduce, resell, distribute, publicly perform, create derivative works, translate, transmit, post, republish, exploit, copy or otherwise use our Intellectual Property for any commercial or non-personal use, unless you have received explicit written consent from us to do so.

It is in our sole discretion to give written consent for you to reproduce, resell, distribute, publicly perform, create derivative works, translate, transmit, post, republish, copy or otherwise use our Intellectual Property. If you have any questions, please contact us using the contact information provided below.

NO WARRANTIES

Your use of this website and any Products is entirely at your risk, as the website and our Products are provided on an “as is” and “as available” basis. We do not make any express or implied warranties or representations relating to the website, its content and our Products, including but not limited to warranties of title, merchantability, fitness for a particular purpose and non-infringement of third parties’ rights. We also do not make any express or implied warranties or representations that the website will operate without error or that the website, the servers relied on, our Products and any content is free from computer viruses or other potentially harmful or destructive features. Some jurisdictions do not permit the exclusion of certain warranties. As such, some of the exclusions referenced in this section may not apply to you.

LIMITATION OF LIABILITY

To the fullest extent permissible by law, the Company and our directors, contractors,

successors, joint venture partners, shareholders, agents, affiliates, officers, employees, assignees and licensees, as applicable, shall not be liable for any direct, indirect, special, incidental, consequential, exemplary or other loss or damage, including but not limited to damages for loss of profits, goodwill, business interruption, use or loss of data or other intangible losses, which may directly or indirectly arise out of or be related to your use of or inability to access this website or any Products or your reliance on any advice, opinion, information, representation or omission contained on, or received through this website or any Products, even if we have been advised of the possibility of such damages occurring.

This limitation of liability applies whether such liability arises from tort, negligence, breach of contract or any other legal theory of liability.

INDEMNIFICATION

You shall indemnify, defend and hold harmless the Company and our affiliates, and our respective directors, contractors, successors, joint venture partners, shareholders, agents, affiliates, officers, employees, assignees and licensees from and against any and all damages, liabilities, losses, costs and expenses resulting from any suits, proceedings, judgments, demands, causes of action and claims (collectively, the "Claims"), including legal and accounting fees and expenses, whether or not involving a third party claim, to the extent arising out of, relating to or resulting from: (i) your use or misuse of this website or any of our Products, (ii) your breach of this Agreement, or (iii) your violation of any third party rights, including without limitation any copyright, trade secret, trademark, right of publicity, privacy, property or other intellectual property or proprietary rights. We will provide you with notice of any Claims, and may in our sole discretion assist you, at your expense, in defending such Claims. We reserve the right to assume exclusive control of defending any such Claim, at your expense, including choice of legal counsel. You agree to cooperate and assist us in defending any such Claim.

LIMITED LICENSE

Notwithstanding any other provisions in this Agreement, if you purchase any Products

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WEBSITE AVAILABILITY

Your access to the website or Products may occasionally be restricted, such as when we need to make repairs or are introducing new features. Your access to the website or Products may also become permanently disabled, such as if we decide to terminate the operation of the website or Products. We cannot guarantee that you will have continuous access to the website or Products.

REFUND POLICY

We reserve the right to change our refund policy at any time. We offer refunds for all of our Products. If you are not satisfied with a Product, please contact us within 30 days of your purchase and we will gladly issue you a full refund.

GOVERNING LAW

All matters relating to or arising out of this Agreement shall be governed by and construed and interpreted under the laws of the state of Nevada, United States of America, without regard to conflicts of laws principles that would require the application of any other law.

CLASS ACTION WAIVER

You agree that any dispute arising out of or relating to this Agreement shall be solely between you and the Company.

YOU AGREE TO WAIVE THE RIGHT TO LITIGATE IN COURT OR ARBITRATE ANY CLAIM OR DISPUTE AS A CLASS ACTION. YOU AGREE THAT YOU WILL ONLY MAKE CLAIMS AGAINST US IN YOUR INDIVIDUAL CAPACITY, AND CANNOT MAKE CLAIMS AGAINST US AS A MEMBER OF A CLASS OR AS A REPRESENTATIVE.

ENTIRE AGREEMENT

This Agreement, the Privacy Policy and Disclaimer contain the entire agreement between you and the Company with respect to the subject matter hereof and thereof and supersede all prior agreements and undertakings, both written and oral, with respect thereto.

TERMINATION OF AGREEMENT

We reserve the right, in our sole discretion, to terminate this Agreement and to terminate, restrict, deny, or suspend your access to the website and all Products at any time and for any purpose without prior notice. We also reserve the right to discontinue any or all of the website or Products at any time and for any purpose without prior notice.

SEVERABILITY

If any term or other provision of this Agreement is held to be invalid, prohibited or unenforceable under applicable law, the other provisions of this Agreement will remain in full force and effect.

MISCELLANEOUS

Our failure to act on or delay in exercising any privilege, power or right under this Agreement will not operate as a waiver of such privilege, power or right, and no single or partial exercise of any such privilege, power or right will preclude any other or further exercise of such privilege, power or right or the exercise of any other privilege, power or right.

Subheadings in this Agreement are used for convenience of reference only and in no way define, describe, limit or extend the scope of this Agreement or the intent of any of its provisions. They shall not be considered in construing or interpreting this Agreement.

The terms and conditions of this Agreement shall inure to the benefit of and be binding upon the successors, heirs, executors, administrators, legal representatives and assigns of the Company. Nothing in this Agreement, express or implied, is intended to confer upon any party other than the Company or our successors, heirs, executors, administrators, legal representatives and assigns, any rights, remedies, obligations or liabilities under this Agreement. You may not assign any of your rights or transfer any obligations under this Agreement to any other person.

If any action at law or in equity is necessary to enforce or interpret the terms of this Agreement, the prevailing party shall be entitled to reasonable attorneys' fees, costs and disbursements in addition to any other relief to which such party may be entitled.

HOW TO CONTACT US

If you have any questions, please contact us using the information below.

By email: kirby@flanaganfotos.com

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Last Updated on 09-Aug-2020

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By email: kirby@flanaganfotos.com