# **Terms of Service**

The terms of service that governs the relationship between KAREN BOURG COMPANIES, a Texas corporation, ("KBC") and Users and others who interact with the KBC.

By using or accessing the KBC website, User agrees to this Statement, as updated from time to time in accordance with provisions below.

KBC may ask User to review and accept supplemental terms that apply to User or Users of KBC website, materials, devotionals. To the extent those supplemental terms conflict with the Terms of Service, the supplemental terms govern with respect to User's use of the KBC's products, devotionals or materials to the extent of the conflict.

# **Privacy**

The User's privacy is very important to us. Be aware that the accounts with KBC may be used to facilitate purchasing and to enable access to exclusive content/downloads. KBC may collect enough information to facilitate purchases but will not store User's financial information (e.g. credit card numbers) and KBC is not responsible for damages or loss of business due to the site being unavailable.

### **Sharing User Content and Information**

User's own all of the content and information provided to KBC and KBC will honor User's privacy and does not allow sharing or disclosure of User's identity or information. Users may be able to create accounts, but Users cannot share credentials or User id's, and Users are responsible for

- 1. When User deletes IP content, it is deleted in a manner similar to emptying the recycle bin on a computer. However, User understands that removed content may persist in backup copies for a reasonable period of time (but will not be available to others).
- 2. Improper use of the KBC's products or services.

### **Safety**

KBC does its best to keep the KBC site safe, but KBC cannot guarantee it. Users have the following commitments: (a) User will not upload viruses or other malicious code; (b) User will not solicit login information or access an account belonging to another User; (c) Users will not use KBC devotionals, materials, or applications to do anything unlawful, misleading, malicious, or discriminatory.

### **Registration and Account Security**

Users will not create an account without payment and proper registration. Users will keep the Users' contact information accurate and up-to-date. Users will not share their account information or do anything else that might jeopardize the security of the Users' account.

#### **Payments**

Users agree to KBC payment terms unless it is stated that other terms apply.

### **Special Provisions Applicable to Software**

When the User downloads or uses KBC software, an app, or a browser plugin, User agrees that from time to time, the software may download and install upgrades, updates and additional features from us in order to improve, enhance, and further develop the software.

Users will not modify, create derivative works of, decompile, or otherwise attempt to extract source code from KBC or its products, devotionals, or materials.

#### **Amendments**

KBC may make changes to these terms and give User the opportunity to review the revised terms related to use our Product, devotionals, or materials. Information on the site is subject to change without notice.

#### **Termination**

If Users violate the Terms of Service, KBC may terminate the contract without prior notice.

## **Disputes**

- 3. User will resolve any claim, cause of action or dispute (claim) Users have with the KBC arising out of or relating to the KBC exclusively in the U.S. District Court for the Northern District of Texas or a state court located in Tarrant County, Texas; and User agrees to submit to the personal jurisdiction of such courts for the purpose of litigating all such claims. The laws of the State of Texas will govern the terms of Service, as well as any claim that might arise between the parties, without regard to conflict of law provisions.
- 4. THE KBC WILL TRY TO KEEP ITS PRODUCTS, BUG-FREE, AND SAFE, BUT USERS WILL USE IT AT USERS' OWN RISK. THE KBC IS PROVIDING IT'S PRODUCTS AS IS WITHOUT ANY EXPRESS OR IMPLIED WARRANTIES INCLUDING, BUT NOT LIMITED TO. IMPLIED WARRANTIES OF MERCHANTABILITY. FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE DO NOT GUARANTEE THAT THE KBC WEBSITE WILL ALWAYS BE SAFE, SECURE OR ERROR-FREE OR THAT THE KBC SITE WILL ALWAYS FUNCTION WITHOUT DISRUPTIONS, DELAYS OR IMPERFECTIONS. THE KBC IS NOT RESPONSIBLE FOR THE ACTIONS, CONTENT, INFORMATION, OR DATA OF THIRD PARTIES WHETHER LINKED TO THE KBC SITE OR NOT, AND USER RELEASES THE KBC, ITS DIRECTORS, OFFICERS, INDEPENDENT CONTRACTORS, EMPLOYEES, AND AGENTS FROM ANY CLAIMS AND DAMAGES, KNOWN AND UNKNOWN, ARISING OUT OF OR IN ANY WAY CONNECTED WITH ANY CLAIM USER HAVE AGAINST ANY SUCH THIRD PARTIES. IF USER IS A CALIFORNIA RESIDENT, USER WAIVES CALIFORNIA CIVIL CODE §1542, WHICH SAYS: A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR. THE KBC WILL NOT BE LIABLE TO THE USER FOR ANY LOST PROFITS OR OTHER CONSEQUENTIAL, SPECIAL, INDIRECT, OR INCIDENTAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE TERMS OF SERVICE OR FACEBOOK, EVEN IF THE KBC HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE KBC'S

AGGREGATE LIABILITY ARISING OUT OF THIS STATEMENT SHALL NOT EXCEED THE GREATER OF ONE HUNDRED DOLLARS (\$100) OR THE AMOUNT THE USER HAS PAID THE KBC IN THE PAST TWELVE MONTHS. APPLICABLE LAW MAY NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY OR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO THE USER IN SUCH CASES, THE KBC'S LIABILITY WILL BE LIMITED TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW.

#### 2. Other

- 1. These Terms of Service make up the entire agreement between the parties regarding the KBC and its Products devotionals or materials, and supersedes any prior agreements.
- 2. If any portion of these Terms of Service are found to be unenforceable, the remaining portion will remain in full force and effect.
- 3. If the KBC fails to enforce any of these Terms of Service, it will not be considered a waiver.
- 4. User will not transfer any of User's rights or obligations under the Terms of Service to anyone else without written consent of the KBC.
- 5. The Terms of Service do not confer any third party beneficiary rights.
- 6. The KBC reserves all rights not expressly granted to the User.