# **Terms of Service**

**Effective Date:** 12/20/2020

Welcome to the website of **SunNav Healthcare Advocates**, **LLC** ("Company," "we," "our," or "us"). These Terms of Service ("Terms") govern your access to and use of our website, services, and offerings. By accessing or using our website, you agree to be bound by these Terms.

Please read them carefully.

#### 1. Services Provided

SunNav Healthcare Advocates, LLC offers a range of healthcare advocacy and support services, including but not limited to:

- Free 30-minute consultations
- Medical decision-making assistance
- Health coaching
- Creation of personal medical binders
- Navigation of the healthcare system
- Medical billing and appeals support
- Referrals to elder lawyers, caregivers, and senior advisors
- Advocate On Demand and coaching services for aspiring independent advocates

Some services may be provided for a fee, and others may be offered as free consultations or informational support.

# Healthcare Advocates, LLC

### 2. Use of the Website

By using our website, you agree to:

- Use the site only for lawful purposes
- Not attempt to interfere with the site's functionality or security
- Not copy, scrape, or redistribute content from the site without permission

You are not required to create an account to use the site or access services. However, to request services or consultations, you may be required to submit personal information through secure forms.

### 3. Payments

Certain services offered on the site, including Advocate On Demand and coaching for independent advocates, may require payment. All fees are listed clearly before you complete a transaction. By purchasing services through our website, you agree to pay all charges and applicable taxes and authorize us to charge your chosen payment method.

All payments are processed through secure third-party payment systems. We do not store your payment information on our servers.

## 4. Privacy

We take your privacy seriously. By using our services, you agree to the collection and use of your personal information as outlined in our Privacy Policy, which includes how we handle information such as your name, email, and any health-related data you choose to provide.

### 5. Not Medical Advice

The services provided by SunNav Healthcare Advocates, LLC are for informational and advocacy purposes only. We do not provide medical diagnoses, treatment, or legal services. Any health-related decisions should be made in consultation with a licensed medical provider.

# 6. Intellectual Property-ealthcare Advocates, LLC

All content on this website — including text, graphics, logos, images, and service descriptions — is the property of SunNav Healthcare Advocates, LLC or its content suppliers and is protected by U.S. copyright laws. You may not reproduce or distribute any material without written permission.

# 7. Limitation of Liability

To the maximum extent permitted by law, SunNav Healthcare Advocates, LLC is not liable for any indirect, incidental, or consequential damage resulting from your use of our services or website, including delays, interruptions, or data loss.

### 8. Indemnification

You agree to indemnify and hold harmless SunNav Healthcare Advocates, LLC, its employees, and affiliates from any claims, damages, or expenses arising out of your use of the site or services, or your violation of these Terms.

# 9. Changes to These Terms

We reserve the right to modify these Terms at any time. Changes will be posted on this page with an updated effective date. Your continued use of the website after changes are posted constitutes your acceptance of those changes.

## 10. Governing Law

These Terms are governed by the laws of the State of Texas, without regard to its conflict of law principles.

### 11. Contact Us

If you have any questions about these Terms or our services, please contact us at:

- terry@sunnavhca.com
- SunNav Healthcare Advocates, LLC