

SeniorFitnessHub.Com or Senior-Fitness-Hub.com and Senior Fitness Hub, LLC
Terms & Conditions

Please read these Terms & Conditions carefully and in their entirety before using seniorfitnesshub.com or senior-fitness-hub.com(hereinafter referred to as the “Site”). The Site and its content are owned by Senior Fitness Hub, LLC.

PURPOSE: These Terms & Conditions are here to clearly explain, outline, and layout the rules, terms, and conditions of using, viewing, and/or browsing the Site and/or purchasing or downloading any course, program, service, or product offered on or by us or the Site.

IMPORTANT NOTES:

By using the Site in any capacity, you voluntarily agree to these Terms & Conditions. You agree that you have read, understood, and consented to these Terms & Conditions. If you have any questions, please contact us at help@seniorfitnesshub.com

You must be at least 18 years old and be able to consent to these Terms & Conditions. If you are under the age of 18, or you do not agree with these Terms & Conditions as stated herein, please STOP now and do not use this Site or its content. By using the Site, you agree to the Terms & Conditions as stated herein, regardless of whether or not you have read these Terms & Conditions.

These Terms & Conditions contain an **Arbitration Clause and require you to dispute or resolve any claim with us through Arbitration.** By agreeing to these Terms & Conditions, you agree to the Arbitration Clause in Paragraph No. **18** and voluntarily waive your right to a jury trial.

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

1. Definitions:

“Company”, “We”, “I”, “Our”, or “Us” means Senior Fitness Hub, LLC, Dr. Mani Dutta, PT, DPT (in her capacity as Member of Senior Fitness Hub, LLC and seniorfitnesshub.com OR senior-fitness-hub.com.

“Content” means any and all written, visual, video, or audio information contained on the Site, including, but not limited to, any and all emails received from Dr. Mani Dutta, PT, DPT, Senior Fitness Hub, LLC, and/or seniorfitnesshub.com or senior-fitness-hub.com, and any and all written or downloadable material purchased, viewed, or otherwise offered by Senior Fitness Hub, LLC and/or on seniorfitnesshub.com or senior-fitness-hub.com, including, but not limited to, blog posts, graphics, newsletters, designs, documents, information, templates and materials.

“Personal Information” means information that can be used on its own or in conjunction with other information to identify, contact, or locate a person, or to identify an individual in context. For example, personal information includes, among other things, your name, address, email address, telephone number, etc.

“Site, Courses, Services, and/or Products” means seniorfitnesshub.com OR senior-fitness-hub.com, Content (as defined herein), email list/newsletters, social media posts, blog posts, courses, coaching services, memberships, guides, checklists, trackers eBooks, forms, worksheets, workbooks, webinars, website materials, and/or templates available on the Site.

“Site” means seniorfitnesshub.com or senior-fitness-hub.com and any and all of its associated pages, tabs, landing pages, forms, or sub-pages.

“You” or “Your” means the user, customer, or viewer of the Site.

2. Consent:

By using the Site and/or making any Purchase, 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 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.

3. Site Rules:

By using the Site and/or making any Purchase, you hereby agree & 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 which violates any law of the United States and the jurisdiction in which you use the Site.
- Post or transmit any “spam” or unwanted, unsolicited content.
- Post copyrighted materials, photographs, or content which 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.
- Copy, download, share, post, or transmit our intellectual property in any way that infringes on our intellectual property rights.

4. DISCLAIMER:

By using the Site, you understand that Manikankana Dutta is a Licensed Physical Therapist in the State of Washington – however, she will not give any physical therapy advice or healthcare advice, pertaining to you, your health, or your personal situation. Manikankana Dutta is never your Physical Therapist. You are expected to discuss any changes to your health, diet, or exercise regimen with your physician or physical therapist, or another medical professional first before trying them.

Our content is for informational and educational purposes only. The information and education provided in this Program is not intended or implied to supplement or replace professional medical treatment, advice, and/or diagnosis.

Although we do our best to make sure all of the content is up to date and/or accurate, we do not make any representation that all the information is accurate or free of errors at all times. We do not assume any responsibility for accuracy of the information, or its safety or efficacy as it applies to you. You should review any and all changes to your diet, lifestyle, exercise regimen, or supplement routine with your medical professional.

Assumption of the Risk: YOU MUST ENSURE YOU ARE PHYSICALLY CLEARED BY YOUR PHYSICIAN TO PARTICIPATE IN THE PROGRAM OR EXERCISES, ETC. BEFORE PARTICIPATING. If you have any injuries or limitations, please have them cleared by your physician before attempting to participate in the Program.

By participating in the Program, you are assuming the risk of participating in it and agree to only participate if medically cleared to do so. We are not responsible or liable for your participation in the Program.

5. Your Consent to These Terms & Conditions:

By using this Site, or Purchasing or Downloading from our Site, Courses, Services, and/or Products, you implicitly and voluntarily agree to these Terms & Conditions as stated herein.

6. Changes To These Terms & Conditions:

We reserve the right to change, amend, or otherwise alter these Terms & Conditions at any time without notice to you. When changes are made to these Terms & Conditions, we will update the “Updated on” date at the bottom of this page. If you do not agree with these Terms & Conditions, please do NOT use our Site, read or implement its Content, or Purchase or Download anything from us.

7. 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.

8. Intellectual Property Ownership:

The Site and its Content are intellectual property solely owned by Senior Fitness Hub, LLC. 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.

9. Our Limited License to You:

If you view, access, or Purchase the Site, Courses, Services, and/or Products, you are considered our Limited Licensee (“Licensee”). As a Licensee, you agree and understand that the Site, Courses, Services, and/or Products have been written, created, drafted, invented, and developed by us after a significant investment of time, money, education, hard work, and brainpower. The Site, Courses, Services, and/or Products are extremely valuable to us, both professionally and personally, and we take the protection of our Site, Courses, Services, and/or Products very seriously.

You may not use the Site, Courses, Services, and/or Products 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.

10. Your License to Us:

By commenting on the Site, or submitting documents to Senior Fitness Hub, LLC via contact form, email, or social media, you represent that you are the lawful owner of said documents, statements, and/or the information they contain. You grant us a license to use your comments or submissions in any way we see fit, as it relates to our business purposes.

11. Purchase & Access Terms:

During the course of your use, Purchase, and/or Download from the Site, Courses, Services, and/or Products, you agree and understand that you cannot distribute, copy, forward, and/or share information prohibited by these Terms & Conditions. You also agree and understand that you are to take all necessary steps to make sure that you do not inadvertently share or distribute said materials, including, but not limited to, protecting your password (if any) to the Site to access your Purchase or Download. Any violations of these Terms & Conditions will be legally pursued to the fullest extent permitted by law.

12. Sharing the Site & Its Content:

You must request and receive written permission by email help@seniorfitnesshub.com before sharing our Site and its Content for commercial purposes. You may share the site for personal purposes, but we ask that you link directly to the Site. You are required to give us and the Site credit by linking to the Site and its Content if you share it on social media or your own website, including all photographs. Since the Site and its Content are not yours, you may not in any way imply or represent that the Site or its Content are yours or that you in any way created, caused, or contributed to the Site or its Content. You may not make any claims that you are in any way associated with Senior Fitness Hub, LLC.

13. 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 also experience or receive the same results. Each client and his/her circumstances are unique and nothing shall be interpreted as a guarantee that you will experience the same results as another client of ours.

14. DISCLAIMER - No Warrantees, Guarantees, or Representations Are Being Made:

We do not offer any warranties, of any variety, regarding the Site, Courses, Services, and/or Products, and/or your Purchase or Download, in any way. The Site, Courses, Services, and/or Products, and/or your Purchases or Downloads are offered **“AS IS”** and without warranties of any kind, neither express nor implied, to the extent permitted by law.

15. Your Release of Us:

By using the Site or Purchasing, Downloading, or using Senior Fitness Hub, LLC’s Courses, Services, and Products, you agree to release, forgive, and forever discharge Senior Fitness Hub, LLC, its subsidiaries, employees, agents, contractors, subcontractors, and affiliates from any and all claims, suits, actions, charges, demands, liabilities, damages, judgments, and/or costs, whether known or unknown, both legal and equitable in any manner.

16. Errors & 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, Senior Fitness Hub, LLC 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.

17. Our Refund Policy:

Where a product page includes a specific refund or money-back guarantee, that product-specific policy governs that purchase.

We are committed to providing a positive experience with our programs and services. Certain products offered through Senior Fitness Hub include a **30-day money-back guarantee**, as stated on the applicable product purchase page.

To be eligible for a refund under this guarantee, refund requests must be submitted **within 30 days of purchase** by contacting our support team directly at **help@seniorfitnesshub.com**. Refund requests must be clearly submitted in writing so they can be properly documented and processed.

Refunds are not issued for **coaching services that have already been rendered**. For **digital products**, once access has been granted and the program has been accessed, the product is considered delivered; however, refund eligibility is governed by the applicable product's stated refund or guarantee terms.

If a chargeback, payment reversal, or bank dispute is initiated before contacting support, the refund process may be delayed or handled through the bank's dispute resolution process.

Access & Technical Support:

If you experience difficulty accessing a product, please contact us at **help@seniorfitnesshub.com**. We will make reasonable efforts to resolve access issues promptly. Access-related support does not constitute a refund request unless explicitly stated in writing.

If you have any questions, concerns, or require assistance, please contact us at help@seniorfitnesshub.com so we can assist you promptly.

18. ARBITRATION CLAUSE:

If you have any complaint or should any issue arise in the use of the Site or Senior Fitness Hub, LLC's Courses, Services, and/or Products, please contact us directly first by emailing us at help@seniorfitnesshub.com.

However, if we are unable to amicably resolve your dispute in that manner, you agree that you and Senior Fitness Hub, LLC shall submit your dispute to binding arbitration with the American Arbitration Association, before an arbitrator that is mutually agreed upon, in accordance with the American Arbitration Association's ("AAA") rules.

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 held within 25 miles of Bellevue, Washington, USA.

If the arbitrator issues an award and a judgment is made, the judgment will be binding and will be entered in court in the State of Washington. The only award that can be issued to you is a refund of any payment made to Senior Fitness Hub, LLC for the applicable Product or Service. You are not permitted to seek additional damages, including consequential or punitive damages.

19. Consent to Governing Law:

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

20. Consent to Jurisdiction:

You hereby irrevocably consent to the exclusive jurisdiction and venue of any Federal Court in the United States District Court for the District of Washington or a state court located within the State of Washington in connection with any

matter arising out of these Terms & Conditions, Privacy Policy, Disclaimer, or as a result of your use, Download, or Purchase from the Site, Courses, Services, and/or Products.

21. 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 Washington for such persons, and you waive any objection which you might otherwise have to service of process under the laws of the State of Washington.

22. PAYMENT, PURCHASE, AND PAYMENT PLAN TERMS

a. **General Payment Terms:**

When you purchase any Course, Service, Product, or Membership through the Site, you authorize Senior Fitness Hub, LLC to charge your selected payment method for the amount displayed at checkout.

Payments are processed through third-party payment processors such as Stripe, PayPal, Passion Payments, or other providers depending on the method selected. These third-party processors may have privacy and security practices that differ from ours. Senior Fitness Hub, LLC is not responsible for the independent policies or practices of third-party payment processors.

You are responsible for ensuring that your payment information is accurate and up to date at the time of purchase.

b. **Payment Plan Terms / Recurring Plan Terms / Failed Payment Procedures:**

By signing up for the membership, you agree to be billed on a recurring basis. Your payment method will be automatically charged every 30 days or monthly for the membership fee, as outlined during the sign-up process. This recurring charge will continue unless you cancel your membership in accordance with our cancellation policy. Please ensure your payment information is up-to-date to avoid any interruption in service.

By enrolling in the membership plan, you hereby authorize and give permission to Senior Fitness Hub LLC to automatically charge your credit card, debit card, or PayPal account, as payment for the membership, for which you will receive an electronic receipt, at the time and interval in which payment is due without any additional authorization from you.

We will **not** contact you to seek any additional authorization, approval, or permission before charging your card for each installment of the Payment Plan.

By choosing the recurring membership plan, you agree and understand that ALL monthly payments are owed in full. There are no exceptions. No refund requests or stop payments will be granted or accepted.

For more details, please contact Dr. Mani Dutta, PT, DPT at help@seniorfitnesshub.com

c. **Failed Payment Plan Payments / Re-charge procedures:**

By signing up for the payment plan, your card will automatically be re-charged 30-days apart for your recurring subscription. Please plan accordingly.

If your payment-plan payment fails on the 1st attempt:

In the event that your Payment Plan payment is not successfully made on your due date, your credit card will automatically be re-charged after a 1-day **grace period** to make your payment for the Program.

If your card was accidentally not updated or available to be processed at the time we attempted the initial charge, you'll have that 1-day grace period to update your card information without any penalty or losing access to the Program.

After 2nd failed payment:

Your access to the Program will be temporarily suspended and you will not be able to access the Program at all until you successfully complete your payment. We will attempt to re-charge your credit card in 3-days.

After 3rd failed payment:

Your access will still be suspended, pending your successful completion of your owed late payment. In 5-days, we'll attempt to charge your card.

4th and final attempt to make payment:

The 4th attempt is the final attempt to collect your payment for recurring monthly subscription. If the 4th payment fails, you will be permanently removed from the Program.

When choosing the payment plan options, you consent to being responsible for ALL payments owed under the Program terms.

d. One-Time Purchases

One-time purchases are charged in full at the time of purchase and do not renew automatically.

Refund eligibility for one-time purchases is governed by **Section 17 (Our Refund Policy)** and any applicable product-specific guarantee stated on the purchase page.

23. Limitation of Liability:

Senior Fitness Hub, LLC is not responsible or liable in any way for any and all damages you receive directly or indirectly from your use, Purchase, or Download from our Site, Courses, Services, Membership Program and/or Products. 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. IN NO EVENT SHALL WE BE LIABLE TO YOU FOR ANY INDIRECT, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES.

24. Defense & Indemnification

You shall, at all times, indemnify, defend, and hold harmless Senior Fitness Hub, LLC, Manikankana Dutta, and all of our shareholders, officers, members, affiliates, contractors, subcontractors, directors, assignees, employees, and licensees from and against all losses, damages, injuries, delays, deaths, lost profits, and expenses arising out of any proceeding (a) brought by either a third-party or by Senior Fitness Hub, LLC and Manikankana Dutta (b) arising out of your breach of your

obligations, representations, warranties, or covenants under these Terms & Conditions or the Privacy Policy; and (c) arising out of any alleged breach or negligence said to have been committed by us.

25. Termination of Your Use

At our sole discretion, we are permitted to terminate your use or access to the Site, Courses, Services, and/or Products, and Purchases/Downloads if you abuse, violate, or breach any of these Terms & Conditions, Privacy Policy, Disclaimer, or any other terms to which you have agreed to.

26. Entire Agreement

These Terms & Conditions, our Privacy Policy and Disclaimer, constitute the entire agreement between you and us with respect to the Site, Courses, Services, and/or Products, and they supersede all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between you and us with respect to the Site, Courses, Services, and/or Products.

27. 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.

28. Your Privacy & Security on the Site:

Please read our Privacy Policy for how we handle your personal information.

29. Contact

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

- Website: SeniorFitnessHub.Com
- Email: help@seniorfitnesshub.com
- Business Address: Senior Fitness Hub, PMB2093, 14205 SE 36th St, Suite 100, Bellevue, WA 98006, United States

Updated on Feb 2nd, 2026