

Weight Loss for Metabolic Dysfunction and Insulin Resistance Privacy Policy and Terms & Conditions

Refund Policy Option # 1: No Refunds

After the Weight Loss for Metabolic Dysfunction and Insulin Resistance purchase is complete, no refunds are provided. All payments must be made according to the payment schedule.

Refund Policy Option # 2: Refund Provided

To be eligible for a refund for Weight Loss for Metabolic Dysfunction and Insulin Resistance, you must provide the completed worksheets or show of action task completion for the first 3 modules in Weight Loss for Metabolic Dysfunction and Insulin Resistance BEFORE the 30-day mark of completing your Weight Loss for Metabolic Dysfunction and Insulin Resistance transaction. You can email your completed worksheets or proof of action task completion to support@josiegarnerhealthcoaching.com. If you qualify for a refund and have paid in full, a full refund will be provided within 7 business days. If you qualify for a refund and are paid on a payment plan, your initial payment will be refunded within 7 business days, and all future payments will be canceled.

Lifetime or ongoing access policy:

You have ongoing access to the Weight Loss for Metabolic Dysfunction and Insulin Resistance content hub. That means you will retain access to the content hub after your program timeframe is complete. After completing your Weight Loss for Metabolic Dysfunction and Insulin Resistance timeframe, you will be removed from the Weight Loss for Metabolic Dysfunction and Insulin Resistance Facebook group, and access to coaching will cease. *NOTE:* unused 1:1 coaching calls will no longer be available after the Weight Loss for Metabolic Dysfunction and Insulin Resistance timeframe is complete.

Monthly payment plan policy:

If you are on a monthly payment plan, you must complete all of your monthly payments regardless of your activity in Weight Loss for Metabolic Dysfunction and Insulin Resistance. Failure to complete your monthly payments may result in denied access to your content hub and coaching.

Declined payment policy:

As a client in Weight Loss for Metabolic Dysfunction and Insulin Resistance, you must complete all your payments. You have five business days from the date of the payment decline to bring your account into good standing. Failure to bring your account into good standing may result in denied access to your content hub and coaching.

1:1 call cancellation, reschedule, and no-show policy:

Weight Loss for Metabolic Dysfunction and Insulin Resistance requires one business day's notice to cancel or reschedule a 1:1 coaching session. We understand that emergencies occur and will be treated on a case-by-case basis. If you have a 1:1 coaching session scheduled and do not attend your appointment, you will have one opportunity to reschedule. If you do not show up for that rescheduled session, you will forfeit the session and cannot rebook it.

Hours Of Operation:

Josie Garner Health Coaching offers the following hours of operation: Monday – Friday, from 9:00 am ET to 5:00 PM ET. All client communication will be responded to within one business day or sooner during regular business hours. This includes responses inside the Weight Loss for Metabolic Dysfunction and Insulin Resistance Facebook group.

Privacy Policy:

What information do we collect?

We collect information from you when you register on the site, place an order, enter a contest or sweepstakes, respond to a survey or communication such as e-mail, or participate in another site feature.

When ordering or registering, we may ask you for your name, e-mail address, mailing address, phone number, credit card information, or other information. You may, however, visit our site anonymously.

Like many websites, we use cookies to enhance your experience and gather information about visitors and website visits. Please refer to the Do we use cookies section below for information about cookies and how we use them.

How do we use your information?

We may use the information we collect from you when you register, purchase products, enter a contest or promotion, respond to a survey or marketing communication, surf the website, or use certain other site features in the following ways:

To personalize your site experience and allow us to deliver the type of content and product offerings you are most interested in.

To allow us to better service you in responding to your customer service requests. To quickly process your transactions.

To administer a contest, promotion, survey, or other site feature.

If you have opted-in to receive our e-mail newsletter or free ebook reports, we will send you educational and marketing e-mails.

If you would no longer like to receive promotional e-mails from us, please refer to the "How can you opt-out, remove, or modify information you provided?" section below.

If you have not opted-in to receive e-mail newsletters, you will not receive these e-mails. Visitors who register or participate in other site features, such as marketing Weight Loss for Metabolic Dysfunction and Insulin Resistance and 'members-only' content, will choose whether they would like to be on our e-mail list and receive e-mail communications from us.

Do We Use Cookies?

As you browse Josie Garner Health Coaching and Weight Loss for Metabolic Dysfunction and Insulin Resistance sites, advertising cookies will be placed on your computer so that we can understand what you are interested in.

How do we protect visitor information?

We implement a variety of security measures to maintain the safety of your personal information. Your personal information is stored in secured networks. It is only accessible by a limited number of persons with special access rights to such systems and must keep the information confidential. When you place orders or access your personal information, we offer the use of a secure server. All sensitive/credit information you supply is transmitted via Secure

Socket Layer (SSL) technology and then encrypted into our databases to be only accessed as stated above.

Do we disclose the information we collect to outside parties?

We do not sell, trade, or otherwise transfer your personally identifiable information to outside parties unless we provide you with advance notice, except as described below. It does not include website hosting partners and other parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe it is appropriate to comply with the law, enforce our site policies, or protect our or others' rights, property, or safety.

However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

How can you opt out, remove, or modify the information you have provided to us?

To modify your e-mail subscriptions, you can find an unsubscribe link at the bottom of each email. Please note that you may receive any emails already in production due to email production schedules. Please note that we may maintain information about an individual sales transaction to service that transaction and for record keeping.

Third-party links

We may include third-party links on our site to provide you with increased value. These linked sites have separate and independent privacy policies. We, therefore, have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these linked sites (including if a specific link does not work).

Changes to our policy

If we decide to change our privacy policy, we will post those changes on this page. Policy changes will apply only to information collected after the change date. This policy was last modified on November 18, 2024.

Questions and feedback

We welcome your questions, comments, and concerns about privacy. Please send us any feedback about privacy or any other issue.

Online Policy Only

This online privacy policy applies only to information collected through our website and not to information collected offline.

Terms and Conditions Policy:

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS OF USE CAREFULLY BEFORE USING ANY WEBSITES ASSOCIATED WITH Josie Garner Health Coaching. All users of these sites agree that access to and use of this site is for personal use and is subject to the following terms and conditions and other applicable laws. Please do not use these sites if you disagree with these terms and conditions.

TERMS AND CONDITIONS

The Website Standard Terms And Conditions contained herein on this webpage shall govern your use of this Website, including all pages within this Website (collectively referred to herein below as this "Website"). These Terms apply in full force and effect to your use of these Websites, and by using these Websites, you expressly accept all terms and conditions contained herein in full. You must not use these Websites if you have any objection to any of these Website Standard Terms And Conditions.

COPYRIGHT

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Websites.

TRADEMARKS

All trademarks, service marks, and trade names of Josie Garner Health Coaching used on the Websites are trademarks or registered trademarks of Josie Garner Health Coaching.

WARRANTY AND MEDICAL DISCLAIMER

This Website and the materials and products on this Website are provided “as is” and without warranties of any kind, whether expressed or implied. To the fullest extent permissible under applicable law, Josie Garner Health Coaching disclaims all warranties, express or implied, including, but not limited to, implied warranties of merchantability for a particular purpose and non-infringement. Josie Garner Health Coaching does not represent or warrant that the functions in the Websites will be uninterrupted or error-free, that the defects will be corrected, or that these Websites or the server that makes the Websites available are free of viruses or other harmful components. Josie Garner Health Coaching does not make any warranties or representations regarding the use of the materials on these Websites in terms of their correctness, accuracy, adequacy, usefulness, timeliness, reliability, or otherwise.

The Sites Do Not Provide Medical Advice. The contents of the Josie Garner Health Coaching websites, such as text, graphics, images, Weight Loss for Metabolic Dysfunction and Insulin Resistances, information obtained from Josie Garner Health Coaching, and any other material contained on the Josie Garner Health Coaching Site (“Content”) *are for informational purposes only. The Content is not a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition. Never disregard professional medical advice or delay seeking it because of something you read on the Josie Garner Health Coaching Sites.*

LIMITATION OF LIABILITY

Josie Garner Health Coaching shall not be liable for any special or consequential damages that result from the use of, or the inability to use, the materials on this Website or the performance of the products, even if Josie Garner Health Coaching has been advised of the possibility of such damages. Applicable law may not allow the limitation of exclusion of liability or incidental or consequential damages, so the above limitation or exclusion

may not apply to you.

FOR EDUCATIONAL AND INFORMATIONAL PURPOSES ONLY

The information provided in or through these Websites is for educational and informational purposes only and solely as a self-help tool.

PERSONAL RESPONSIBILITY

You aim to accurately represent the information provided to us on or through our Websites. You acknowledge that you are participating voluntarily in using our Websites and are solely and personally responsible for your choices, actions, and results, now and in the future. You accept full responsibility for the consequences of your use, or non-use, of any information provided on or through these Websites, and you agree to use your own judgment and due diligence before implementing any idea, suggestion, or recommendation from our Websites to your life, family, or business.

CODE OF CONDUCT

You may not use Josie Garner Health Coaching for illegal or unauthorized purposes. In addition to the laws of Ontario and Canada, you agree to comply with all local laws that apply to your use of the Websites. You may not use the Websites in any manner that could disable, overburden, damage, or impair the Websites or interfere with any other party's use and enjoyment of the Websites. You agree that you are responsible for your conduct and communications while using the Websites and for any consequences of that use. You agree that when using the Websites, you will not post or upload any inappropriate, promotional, defamatory, destructive, obscene, or unlawful content; defame, abuse, harass, or otherwise violate the legal rights (such as rights of privacy and publicity) of others or upload dangerous or harmful files. Josie Garner Health Coaching reserves the right to remove individuals from our community in instances of misconduct.

NO GUARANTEES

Josie Garner Health Coaching is to support and assist you in reaching your own goals, but your success depends primarily on your effort, motivation, commitment, and follow-through. Josie Garner Health Coaching cannot predict and does not guarantee that you will attain a particular result, and you accept and understand that results differ for each individual. Each individual's results depend on his or her unique background, dedication, desire, motivation, actions, and numerous other factors. You fully agree that there are no guarantees as to the specific outcome or results you can expect

from using the information you receive on or through these Websites.

PURCHASES AND SUBSCRIPTIONS

If you wish to purchase any product or service made available through the Website (“Purchase”), you may be asked to supply certain information relevant to your Purchase, including, without limitation, your name, phone number, email address, physical address, credit card information, and geographic location. Please view our Privacy Policy for more information on how we use your personal information. Some parts of Weight Loss for Metabolic Dysfunction and Insulin Resistance may be billed on a payment plan basis. You will be billed in advance repeatedly as per the payment plan agreement.

EARNINGS DISCLAIMER

Any earnings, income statements, or examples of success shown through our Websites are only estimates of what might be possible now or in the future. There can be no assurance as to any particular outcome based on the use of our Websites. You agree that Josie Garner Health Coaching is not responsible for the success or failure of your personal or business decisions, the increase or decrease of your finances or income level, or any other result of any kind that you may have as a result of information presented to you through our Website. You are solely responsible for your results.

INDEMNIFICATION AND RELEASE OF CLAIMS

You hereby fully and completely hold harmless, indemnify and release Josie Garner Health Coaching and any of its agents, consultants, affiliates, team members, joint venture partners, employees, shareholders, directors, staff, team members, or anyone otherwise affiliated with the business from any and all causes of action, allegations, suits, claims, damages, or demands whatsoever, in law or equity, that may arise in the past, present or future that is in any way related to our Websites.

ERRORS AND OMISSIONS

Although every effort is made to ensure the accuracy of information shared on or through these Websites, the information may inadvertently contain inaccuracies or typographical errors. You agree that Josie Garner Health Coaching is not responsible for the views, opinions, or accuracy of facts referenced on or through the Websites or of those of any other individual or company affiliated with Josie Garner Health Coaching in any way. Because scientific, technology, and business practices are constantly evolving, you

agree that Josie Garner Health Coaching is not responsible for the accuracy of our Websites or for any errors or omissions that may occur.

NO ENDORSEMENT

References or links in our Websites to the information, opinions, advice, Weight Loss for Metabolic Dysfunction and Insulin Resistance, products, or services of any other individual, business, or entity do not constitute our formal endorsement of Josie Garner Health Coaching. They are merely sharing information for your self-help. Josie Garner Health Coaching is not responsible for the Website content, blogs, e-mails, videos, social media, Weight Loss for Metabolic Dysfunction and Insulin Resistance, products, and/or services of any other person, business, or entity that may be linked or referenced in our Websites. Conversely, should our Website link appear in any other individuals, businesses, or entities' Websites, Weight Loss for Metabolic Dysfunction and Insulin Resistance, product, or services, it does not constitute our formal endorsement of them, their business, or their Website.

AFFILIATES

Occasionally, we may promote, affiliate with, or partner with individuals or businesses whose programs, products, and services align with mine. There may be instances when we promote, market, share, or sell Weight Loss for Metabolic Dysfunction and Insulin Resistance products or services for other partners. In exchange, we may receive financial compensation or other rewards. Josie Garner Health Coaching is highly selective and only promotes the partners whose programs, products, and/or services we respect. At the same time, you agree that any such promotion or marketing does not serve as any form of endorsement whatsoever. You must still use your judgment to determine whether any such Weight Loss for Metabolic Dysfunction and Insulin Resistance product or service is appropriate. You are assuming all risks, and you agree that Josie Garner Health Coaching is not liable in any way for any program, product, or service that I may promote, market, share, or sell on or through our Website.

VARIATION

Josie Garner Health Coaching shall have the right in its absolute discretion at any time and without notice to amend, remove, or vary the Services and/or any page of this Website.

COMPLAINTS

Josie Garner Health Coaching offers support to our clients with a complaints handling procedure which we will use to try to resolve disputes when they first arise, with a solution that is mutually agreeable to both the client and Josie Garner Health Coaching. Please let us know if you have any complaints or comments at support@josiegarnerhealthcoaching.com.

SEVERABILITY

If any provision of these Terms is found to be unenforceable or invalid under any applicable law, such unenforceability or invalidity shall not render these Terms unenforceable or invalid as a whole, and such provisions shall be deleted without affecting the remaining provisions herein.

ENTIRE AGREEMENT

These Terms, including any legal notices and disclaimers on this Website, constitute the entire agreement between Josie Garner Health Coaching and you concerning your use of this Website and supersede all prior agreements and understandings.

By using our Websites, you agree to all parts of the above Disclaimer. If you have any questions about this disclaimer, please contact support@josiegarnerhealthcoaching.com.

Medical Disclaimer:

DISCLAIMER: THIS CONTENT DOES NOT PROVIDE MEDICAL ADVICE.

The information, including but not limited to text, video, audio, graphics, live video or comments ('CONTENT'), and any other material on this site is for informational purposes only. No CONTENT published or verbally provided is intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your medical professional or qualified healthcare provider with any questions you may have regarding a medical condition or treatment before undertaking a new healthcare regimen. Never disregard professional medical advice or delay seeking it because of something you read on this site.

CONFIDENTIALITY:

The Coach will keep the Client's information private, and will not share the Client's information to any third party unless compelled to by law.

Friends & Family Discount Policy:

If you were to refer a friend or family member to Weight Loss for Metabolic Dysfunction and Insulin Resistance, you and your friend or family member who joins Weight Loss for Metabolic Dysfunction and Insulin Resistance will receive an extra two weeks in the Weight Loss for Metabolic Dysfunction and Insulin Resistance Facebook group which includes access to coaching. There is no monetary compensation or discount for referrals.

Testimonial and use of testimonial policy:

By submitting the testimonial form, you agree to allow Josie Garner Health Coaching to use your testimonial for marketing purposes on all Josie Garner Health Coaching websites and social media pages. You agree to allow Josie Garner Health Coaching to adjust the testimonial however they see fit without your written permission or consent.

Discount Policy:

Josie Garner Health Coaching does not offer discounts unless otherwise advertised during a specific promotional period. If the specific promotional period has ended, no discount will be offered.