# Terms of Use and Privacy Policy for Wedding Insiders Network (WIN)

Acceptance of Terms By accessing or using the Wedding Insiders Network ("WIN") website ("Site"), you acknowledge that you have read, understood, and agree to be bound by these Terms of Use ("Terms") and our Privacy Policy, which is incorporated by reference. Your agreement to these Terms is logged at the time of your account creation or first use of the Site. If you do not agree to these Terms, you may not access or use the Site. accessing or using the Wedding Insiders Network ("WIN") website ("Site"), you acknowledge that you have read, understood, and agree to be bound by these Terms of Use ("Terms") and our Privacy Policy, which is incorporated by reference. If you do not agree to these Terms, you may not access or use the Site.

Privacy Policy Agreement This Privacy Policy applies to all users of this Site. By using this Site, you consent to the collection, use, disclosure, and transfer of your information as described in this Policy and any applicable Privacy Notices. These Privacy Notices may include details about how your data is collected, processed, shared, and protected, as well as any specific legal rights available to you under applicable laws. If you do not consent to these terms, do not use this Site. For questions, contact us at Info@weddinginsidersnetwork.com.

Scope of Privacy Policy This Policy applies to information collected through this Site and not through other channels, such as phone or in-person interactions. Some of the information collected may be "personal information," which identifies you personally, alone, or in combination with other data. Other information may include non-personally identifiable data, such as cookies and browsing statistics.

Your Consent By using the Site, you consent to the collection and use of your information as outlined. If you disagree, discontinue use of the Site immediately. For any questions, contact Info@weddinginsidersnetwork.com.

Ownership of Intellectual Property All content on this Site, including but not limited to text, graphics, logos, images, headers, trademarks, service marks, and other design elements, is the exclusive property of WIN or its licensors and is protected by U.S. and international intellectual property laws. Unauthorized use of any Intellectual Property is strictly prohibited. Any such unauthorized use may result in civil or criminal penalties, including but not limited to monetary damages, legal injunctions, and other remedies as permitted by law. WIN ensures that its enforcement actions align with intellectual property laws to prevent overreach. WIN reserves the right to pursue all available legal actions to address and prevent unauthorized use.

### Information We Collect

- **Identifying Information**: Name, email, address, phone numbers, etc.
- **Financial Information**: Payment details for transactions.
- Browser/Device Data: Information such as IP address, browser type, and session details.
- Cookies and Technologies: Used to enhance functionality and analyze user interaction.

### How We Use Information The information collected is used to:

- Provide requested services or products.
- Enhance customer service and personalize user experience.
- Communicate important updates or promotional offers (subject to your preferences).
- Improve Site functionality and marketing efforts.
- Comply with legal obligations or court orders.

# Third-Party Content and User-Generated Content

The Site may include third-party content, such as comments, links, and reviews. WIN does not endorse or guarantee the accuracy of such content and disclaims liability for any associated issues. Additionally, WIN is not responsible for any damages or losses incurred as a result of reliance on third-party content. Users are encouraged to exercise caution and perform their own due diligence before acting on any third-party information.

If the Site imports customer reviews or similar content from external platforms, such as Google, you acknowledge that such content is provided "as is" and that WIN is not responsible for its accuracy, legality, or appropriateness. By accessing or using this imported content, you agree that WIN shall not be liable for any claims or damages arising from its use or for resolving any disputes related to such content. If you believe any imported content violates your rights or applicable laws, please contact us at Info@weddinginsidersnetwork.com for review and resolution.

WIN is also not liable for any content written by one vendor about another vendor on the Site. All user-generated content, including reviews, comments, or other submissions, reflects the views of the respective author and not of WIN. Users are solely responsible for ensuring their content complies with applicable laws and does not violate the rights of others. WIN reserves the right, but has no obligation, to monitor, remove, or edit such content at its discretion.

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# Cookies and Tracking Technologies

We use cookies, web beacons, and social widgets to collect information about your interaction with the Site. These technologies help enhance functionality, analyze user behavior, and support targeted advertising. Third-party cookies may also be employed for analytics and other purposes.

You have options to manage cookies and tracking technologies. Most web browsers allow you to disable or delete cookies through browser settings. You can also opt out of certain tracking mechanisms by using opt-out tools provided by industry groups or through specific third-party services. However, please note that disabling cookies may impact your user experience and some features of the Site may not function properly. We use cookies, web beacons, and social widgets to collect information about your interaction with the Site. Third-party cookies may also be employed for analytics and targeted advertising.

### Your Rights You have the right to:

- Access your personal information.
- Request updates or corrections to inaccurate data.
- Restrict or delete data use (subject to legal limitations).

Opt out of marketing communications.

## Disclaimer of Warranties

THE SITE AND ITS CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE." WIN DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE DO NOT GUARANTEE THE SITE WILL BE ERROR-FREE, SECURE, OR UNINTERRUPTED.

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Limitation of Liability to the Maximum extent permitted by Law, win shall not be liable for any indirect, incidental, or consequential damages arising out of your use of the site, including but not limited to loss of data, profits, service interruptions, or technical errors. This includes, but is not limited to, damages resulting from system outages, software failures, or third-party integrations. Users assume full responsibility for their use of the site and the implementation of adequate data backup and security measures. These limitations shall be applied in compliance with local consumer protection laws, and where such laws prohibit these limitations, the provisions shall be modified only to the extent necessary to comply with the applicable law.

Indemnification You agree to indemnify and hold harmless WIN, its affiliates, and service providers from any claims, liabilities, or expenses arising from your use of the Site or breach of these Terms. This includes, but is not limited to, claims related to intellectual property infringement, unauthorized use of the Site's content, violation of third-party rights, or any misuse of the services provided. WIN reserves the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and you agree to cooperate fully in such defense.

Retention of Information Information is retained only as long as reasonably necessary to provide services or comply with legal obligations. Specific retention periods may vary depending on the type of data:

- **Identifying Information**: Retained for the duration of your account's activity and up to seven years after account closure, unless otherwise required by law.
- **Financial Information**: Retained for a period of seven years for auditing and compliance purposes.
- **Browser/Device Data**: Retained for up to two years to improve site functionality and user experience.
- Cookies and Tracking Data: Retention periods vary based on the type of cookie, typically ranging from session-only to a maximum of one year, unless manually deleted by the user.

Criteria used to determine retention include legal compliance, operational requirements, and user preferences. Data is securely deleted or anonymized once retention periods expire.

Children's Privacy You must be at least 16 years old to use this Site. For users under the age of 18, parental or guardian consent is required before providing any personal information. We do not knowingly collect personal information from children under 13. If we become aware that we have collected information from a child under 13 without verifiable parental consent, we will take immediate steps to delete such information in compliance with the Children's Online Privacy Protection Act (COPPA) and other applicable laws.

# Governing Law, Jurisdiction, and Dispute Resolution

These Terms and Privacy Policy are governed by the laws of Connecticut. Any disputes shall be resolved exclusively in the state or federal courts located in Connecticut. As an alternative to litigation, you agree to submit any dispute, claim, or controversy arising out of or relating to these Terms, including their validity, breach, or termination, to binding arbitration under the rules of the American Arbitration Association (AAA). The arbitration will be conducted in Connecticut by a single arbitrator and will be subject to the AAA's rules and procedures, which aim to ensure a fair and impartial process. Each party will bear its own costs for arbitration unless otherwise required by law or agreed by the parties. The arbitrator will have the authority to award legal and equitable relief, consistent with applicable laws. The decision of the arbitrator shall be final and binding, and judgment on the award may be entered in any court of competent jurisdiction. Nothing in this clause shall prevent WIN from seeking injunctive relief in any court of competent jurisdiction to address intellectual property infringement or other equitable remedies. By agreeing to arbitration, you acknowledge that you are waiving your right to a trial by jury or to participate in a class action, to the extent permitted by law. These Terms and Privacy Policy are governed by the laws of Connecticut. Any disputes shall be resolved exclusively in the state or federal courts located in Connecticut.

Modifications to Terms and Privacy Policy WIN reserves the right to update these Terms and Privacy Policy. Changes will take effect upon posting. Continued use of the Site constitutes acceptance of any updates.

Contact Information For questions or concerns, please contact us at Info@weddinginsidersnetwork.com.