

Terms of service.

SHREDmill, LLC, a Florida limited liability company (the "Company") hereby enters into this legally binding Agreement with you. This Agreement set forth the rules that govern your use of the components and all original parts included with the new or refurbished SHREDmill and SHREDmill software (together, the "Products") and the terms and conditions, limitations and rights related thereto. Please read this Agreement carefully. By purchasing or using the Product, you agree that you have read, understand, and agree to be legally bound by the terms described in this Agreement, and any purchase agreement provided in connection with the Product, which terms incorporated by reference. This Agreement provide that all disputes between you and the Company arising out of or relating to this Agreement will be resolved by binding arbitration, and for such disputes, you waive your right bring a class or representative action and to jury trials.

Terms of Purchase

Delivery

1. The Products will be delivered within a reasonable time after receipt of your Purchase Order, and payment.
2. Unless otherwise agreed in writing by the parties, the Company shall deliver the Products to the location specified in the Purchase Order (the "Delivery Point") using the Company's standard methods for packaging and shipping such Products, unless otherwise agreed to by the parties. The date on which the Company shipped the Products shall be, with respect to such Products, the "Shipping Date." You will take delivery of the Products immediately upon our written notice that the Products have been delivered to the Delivery Point. The risk of loss

and damage becomes your responsibility after the Products are delivered to the Delivery Point (e.g., F.O.B., Delivery Point). You shall take title (at which time the sale is complete) and be responsible for risk of loss and obtaining insurance after the Products are delivered to the Delivery Point. You will also be responsible for all loading costs and provide equipment and labor reasonably suited for receipt of the Products at the Delivery Point. You will be responsible for assembling the Products.

3. If for any reason you fail to accept delivery of any of the Products on the date fixed pursuant to our notice that the Products have been delivered at the Delivery Point, or if the Company is unable to deliver the Products at the Delivery Point on such date because you have not provided appropriate instructions, documents, licenses or authorizations: (i) risk of loss to the Products shall pass to you; (ii) the Products shall be deemed to have been delivered; and (iii) the Company, at its option, may store the Products until you pick them up, and you shall be liable for all related costs and expenses (including, without limitation, storage and insurance).

Price. You shall purchase the Products from the Company at the price (the "Price") set forth in the Purchase Order. You shall be responsible for all sales, use and excise taxes, and any other taxes, duties and charges of any kind, provided that Buyer shall not be responsible for any taxes imposed on, or with respect to, the Company's income, revenues, gross receipts, personnel or real or personal property or other assets.

Payment Terms. You shall make the payment by wire transfer, check, credit card (with a 3% processing fee), or any other payment method accepted by the Company and in US dollars.

No Cancellations/Returns. The Company does not permit returns or refunds, except that Purchase Orders may be cancelled with 24 hour notice.

Limited Warranty

What is covered under this Limited Warranty (the "Limited Warranty")?

This Limited Warranty applies, subject to the exclusions and limitations below, only for valid warranty claims made during the applicable warranty period below and only so long as the applicable Products remains in the possession of the original purchaser, or for a Product presented as a gift by the original purchaser, the original possessor of that Product.

SHREDmill Frame: The Company warrants the platform frame, which is defined as the steel structural portion of the SHREDmill deck, excluding any moving parts attached to the structural frame, against defects in workmanship and materials under normal use for a period of five years from the date of original delivery, or for any additional period that is required by applicable law.

SHREDmill Display Mount: The Company warrants the display mount against defects in workmanship and materials under normal use for a period of 12 months from the date of original delivery, or for any additional period that is required by applicable law.

SHREDmill Rollers: The Company warrants the rollers against defects in workmanship and materials under normal use for a period of 12 months from the date of original delivery, or for any additional period that is required by applicable law. If the Company makes improvements to the rollers and the purchaser wants an upgrade of the rollers, such upgrade will have an additional cost.

SHREDmill Walking Belt: The Company warrants the walking belt against defects in workmanship and materials under normal use for a period of 12 months from the date of original delivery for the SHREDmill or for any additional period that is required by applicable law.

Warranty Limited to Repair or Replacement: If a defect in workmanship or materials arises in the Product during the applicable warranty periods specified above, the original purchaser's (or, as applicable, the original possessor's) sole and exclusive remedy is for the Company to, at the Company's discretion and to the extent permitted by law, either replace or repair the defective Product with the same or a comparable model. Any replacement or repaired Product will be warranted for the remainder of the original applicable warranty period or 3 months from the date of replacement or repair, whichever is longer, or for any additional period that is required by applicable law.

Who is covered?

The original purchaser of the Product. The Product must remain in the possession of the original purchaser, or for Product presented as a gift by the original purchaser, the original possessor of that Product. This Limited Warranty is not transferable.

What is NOT covered by this Limited Warranty?

This Limited Warranty does not apply to:

- Any other Company products or services (including the sensor), non-Company products or services, labor, Products that are, or that the Company reasonably believes to be, stolen, counterfeit, or purchased from an unauthorized distributor or reseller, Products purchased or used outside of the United States or Canada, or Products that are missing serial numbers.

- Software, even if sold with, or embedded in, the Products (except to the extent required by applicable law), or Internet connectivity. The Company does not warrant that the operation of the Products will be uninterrupted or error-free.

- Product defects, damage, or failure arising from (i) normal wear and tear; (ii) improper or negligent assembly, relocation, maintenance, or use (including using or storing the Product outside (or otherwise exposed to the elements)); (iii) use of the Product with parts or accessories from third parties, or with parts or accessories not originally intended for or compatible with the SHREDmill; or (iv) any use contrary to or in breach of the instructions provided with the SHREDmill.

- Damages or equipment failure due to accident, abuse, improper or abnormal use, failure to maintain the product as described under SHREDmill Maintenance Recommendations described below, neglect, corrosion, discoloration of paint or plastic (or any other change in cosmetic appearance that does not affect performance), theft, vandalism, fire, earthquake, flood, wind, lightning, freezing or other natural disasters or acts of God of any kind, electrical wiring, power reduction, power fluctuation or power failure from whatever cause, unusual atmospheric conditions, collision, introduction of foreign objects, damages due to abnormal operating conditions including pollution, salt, gas (sulfides) irregular power voltage, water submersion, or if the product has had its serial number altered or removed, or modifications that are unauthorized or not recommended by the Company.

- Any attempt to modify the components of the Products or modify, delete, add, or install software not provided with the Products or by the Company.

- Incidental or consequential damages; or economic loss, loss of property or profits, or loss of enjoyment or use. To the extent permitted by applicable law, the Company is not responsible or liable for indirect, special, incidental or consequential damages, economic loss, loss of property or profits, loss of enjoyment or use, or other consequential or punitive damages of any nature whatsoever in connection with the purchase, use, repair or maintenance of equipment or parts, and the Company will not provide monetary or other compensation for any such repairs or replacement parts costs, including but not limited to gym membership fees, work time lost, cost of substitute equipment, diagnostic visits, maintenance visits or transportation. Some States do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.

- Any attempt to move, repair or assemble fitness equipment creates a risk of injury and property damage. The Company is not responsible or liable for any damage or injury incurred during, or as a result of, any move, repair, attempted repair or assembly of equipment by anyone other than a Company authorized service technician. All moves, repairs or assemblies attempted by you or your agents are undertaken AT YOUR OWN RISK and the Company will have no liability for any injury to persons or property arising from such attempted moves, repairs or assemblies.

How to make a claim under this Limited Warranty:

To make a claim under this Limited Warranty, you must, upon discovering any nonconformity or defect:

1. cease using the Product;
2. provide the Company with:
 - the serial number or order number of your Product (if applicable);

- a copy of the dated receipt, or other proof of purchase indicating the date purchased;
- a description of the nonconformity or defect; and
- photographs of the nonconformity or defect where they may assist the Company to assess the claim.

3. If the Company determines that it is necessary to return the Product or a component, the Company will arrange for a collection of the Product or provide you with a pre-paid shipping label for the components. You must follow all directions provided by the Company and ensure that the defective Product or components are properly packed to protect it from damage during shipping. If you do not do so, the Company will not be responsible for any damage that occurs to the Product or component during shipment.

4. Claims must be made within the specified warranty period.

Contact information:

You may direct any questions or concerns, or if you believe you need services:

- Address: 358 Burning Tree Drive, Naples, FL 34105
- Phone: (561) 473-4345
- Online information about the product: <https://www.shredmill.com>

What happens after you submit a claim?

- If a defect in workmanship or materials arises in the Product during the applicable warranty period, the original purchaser's (or, as applicable, the original possessor's) sole and exclusive remedy is for the

Company to, at the Company's discretion and to the extent permitted by law, either replace or repair the defective Product with the same or a comparable model.

- Where permitted by law, replacement units, parts and electronic components reconditioned to as-new condition by the Company or its vendors may sometimes be supplied as warranty replacement and constitute fulfillment of warranty terms. Products presented for repair may be replaced by refurbished Products of the same type rather than being repaired. Refurbished parts may be used to repair the Products.
- Any replacement or repaired Product will be warranted for the remainder of the original applicable warranty period or 3 months from the date of replacement or repair, whichever is longer, or for any additional period that is required by applicable law.
- If a successful claim is made for a defect that is covered by this Limited Warranty within the Limited Warranty periods identified above, any shipping costs to return the relevant component to the Company or the cost of the Company collecting the relevant part(s) will be at the Company's cost.
- All exchanged components or Products replaced under this Limited Warranty become the property of the Company after the repair or exchange.

SHREDmill Software

Services And Support

1. As part of the registration process, you will identify an administrative user name and password for your Company account. Company reserves the right to refuse registration of, or cancel passwords it deems inappropriate.

2. Subject to the terms hereof, Company will provide you with reasonable technical support services.

Restrictions And Responsibilities

1. You will not, directly or indirectly: reverse engineer, decompile, disassemble or otherwise attempt to discover the source code, object code or underlying structure, ideas, know-how or algorithms relevant to the Services or any software, documentation or data related to the Services ("Software"); modify, translate, or create derivative works based on any Software (except to the extent expressly permitted by Company); use the Software for timesharing or service bureau purposes or otherwise for the benefit of a third; or remove any proprietary notices or labels. With respect to any Software that is distributed or provided to you for use on your premises or devices, Company hereby grants you a non-exclusive, non-transferable, non-sublicensable license to use such Software only in connection with the SHREDmill.

2. Further, you may not remove or export from the United States or allow the export or re-export of the Software or anything related thereto, or any direct product thereof in violation of any restrictions, laws or regulations of the United States Department of Commerce, the United States Department of Treasury Office of Foreign Assets Control, or any other United States or foreign agency or authority. As defined in FAR section 2.101, the Software and documentation are "commercial items" and according to DFAR section 252.227 7014(a)(1) and (5) are deemed to be "commercial computer software" and "commercial computer software documentation." Consistent with DFAR section 227.7202 and FAR section 12.212, any use modification, reproduction, release, performance, display, or disclosure of such commercial software or commercial software documentation by the U.S. Government will be governed solely by the terms of this Agreement

and will be prohibited except to the extent expressly permitted by the terms of this Agreement.

3. You represent, covenant, and warrant that you will use the Software only in compliance with Company's standard published policies then in effect and published on its Website (including terms of use and privacy policies) (the "Policy") and all applicable laws and regulations. Although Company has no obligation to monitor your use of the Software, Company may do so and may prohibit any use of the Software it believes may be (or alleged to be) in violation of the foregoing.

4. You shall be responsible for obtaining and maintaining any equipment and ancillary services needed to connect to, access or otherwise use the Software, including, without limitation, modems, hardware, servers, software, operating systems, networking, web servers and the like (collectively, "Equipment"). You shall also be responsible for maintaining the security of the Equipment, your account, passwords (including but not limited to administrative and user passwords) and files, and for all uses of your account or the Equipment with or without your knowledge or consent.

Confidentiality; Proprietary Rights

1. You shall own all right, title and interest in and to data which personally identifies you. Company shall own and retain all right, title and interest in and to (a) the Software, all improvements, enhancements or modifications thereto, (b) any software, applications, inventions or other technology developed in connection with Implementation of Software or support, and (c) all intellectual property rights related to any of the foregoing.

2. Notwithstanding anything to the contrary, Company shall have the right collect and analyze data and other information relating to the

provision, use and performance of various aspects of the Software and related systems and technologies (including, without limitation, information concerning customer Data and data derived therefrom), and Company will be free (during and after the term hereof) to (i) use such information and data to improve and enhance the Software and for other development, diagnostic and corrective purposes in connection with the Software and other Company offerings, and (ii) disclose such data solely in aggregate or other de-identified form in connection with its business.

Payment Of Fees

1. You will pay Company the then applicable fees described in the Purchase Order for the Software in accordance with the terms therein on the time frame described therein (the "Software Fees"). Company reserves the right to change the Software Fees or applicable charges and to institute new charges and Software Fees upon thirty (30) days prior notice to you (which may be sent by email). If you believe that Company has billed you incorrectly, you must contact Company no later than 60 days after the closing date on the first billing statement in which the error or problem appeared, in order to receive an adjustment or credit. Inquiries should be directed to Company's customer support department.

2. Company may choose to bill through an invoice, in which case, full payment for invoices issued in any given month must be received by Company thirty (30) days after the mailing date of the invoice. Unpaid amounts are subject to a finance charge of 1.5% per month on any outstanding balance, or the maximum permitted by law, whichever is lower, plus all expenses of collection and may result in immediate termination of Service. The Company may terminate your access to the Software if you are delinquent in paying the Software

Fees. You shall be responsible for all taxes associated with the Software other than U.S. taxes based on Company's net income.

Warranty And Disclaimer

Company shall use reasonable efforts consistent with prevailing industry standards to maintain the Software in a manner which minimizes errors and interruptions in the Software and shall perform the Implementation Services in a professional and workmanlike manner. The Software may be temporarily unavailable for scheduled maintenance or for unscheduled emergency maintenance, either by Company or by third-party providers, or because of other causes beyond Company's reasonable control, but Company shall use reasonable efforts to provide advance notice in writing or by e-mail of any scheduled service disruption. HOWEVER, COMPANY DOES NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED OR ERROR FREE; NOR DOES IT MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM USE OF THE SERVICES. EXCEPT AS EXPRESSLY SET FORTH IN THIS SECTION, THE SERVICES AND IMPLEMENTATION SERVICES ARE PROVIDED "AS IS" AND COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

SHREDmill Maintenance Recommendations

- At all times during the training session and during the day, sweat should be wiped from the black running board. Athletes or clients that are sweaty should not sit or lounge on the SHREDmill. Sweat that dries on the black running board and/or gets between the belt and running board will increase the friction of the belt moving and attaining high miles per hour will require more effort or power.

- It is recommended to make sure the belt is tracking properly when you receive the SHREDmill. If the belt is not tracking properly and it runs off to either side too much that causes the belt to fold over, you may have to replace the belt.
- The belt should be replaced (at customer's expense) every 1-2 years depending on usage. Cost for new belt can be provided by reaching out to support@shredmill.com.
- The running board should be replaced every 2-3 years (at the customer's expense) depending on usage.
- Please contact the Company for recommended providers. The Company takes no responsibility for non-Company parts, including those provided by a recommended provider.

Miscellaneous

Entire Terms and Conditions

This Agreement, together with any purchase agreement provided in connection with the Product and any terms of use and privacy policy included on our Website or provided with software related to the Product, contains the entire agreement between you and the Company with respect to the Product and your purchase and use thereof, and supersedes all prior agreements, undertakings, and commitments, whether oral or written.

Invalid Provisions

If any provision of this Agreement is deemed illegal or unenforceable under applicable law, the remainder of such provision will be amended to achieve, as closely as possible, the effect of the original provision

and all other provisions of this Agreement will continue in full force and effect.

Successors and Assigns

This Agreement shall be binding upon and shall inure to the benefit of the parties hereto and their assigns. You agree, for yourself and on behalf of your successors, heirs, executors, administrators, and any person or persons claiming under it (which are subject to the limitations above to the original purchaser or person receiving the Product as a gift), that this Agreement and the rights, interests, and benefits hereunder cannot be assigned, transferred, pledged, or hypothecated in any way and shall not be subject to execution, attachment, or similar process. Any attempt to do so, contrary to this Agreement, shall be null and void and shall relieve the Company of any and all obligations or liability hereunder.

Effect of Waiver

The failure of any party to insist on in any one instance or more upon strict performance of any of the terms and conditions hereof, or to exercise any right or privilege herein conferred, shall not be construed as a waiver of such terms, conditions, rights, or privileges, but same shall continue to remain in full force and effect. Any waiver by any party of any violation of, breach of or default under any provision of this Agreement by the other party shall not be construed as, or constitute, a continuing waiver of such provision, or waiver of any other violation of, breach of or default under any other provision of this Agreement.

Force Majeure

Neither party shall be in default by reason of any failure or delay in the performance of any obligation under this Agreement where such

failure or delay arises out of any cause beyond the control and without the fault or negligence of such party.

Disputes; Disclaimer of Warranties, Limitation of Liability.

Governing Law; Arbitration

THIS AGREEMENT, AND ANY DISPUTES RELATED HERETO (INCLUDING ANY DISPUTES RELATED TO THE PRODUCT OR ANY INJURIES OR DAMAGES IN CONNECTION THEREWITH), SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF FLORIDA APPLICABLE TO CONTRACTS MADE AND TO BE PERFORMED WHOLLY WITHIN SUCH STATE, AND WITHOUT REGARD TO THE CONFLICTS OF LAWS PRINCIPLES THEREOF.

ALL DISPUTES ARISING OUT OF OR RELATING THIS AGREEMENT AND THE PRODUCT (INCLUDING WITHOUT LIMITATION, YOUR USE OF OUR PRODUCT OR DAMAGES OR BODILY HARM RESULTING THEREFROM) WILL BE EXCLUSIVELY RESOLVED UNDER CONFIDENTIAL BINDING ARBITRATION HELD IN MIAMI-DADE COUNTY, FLORIDA IN ACCORDANCE WITH THE RULES AND PROCEDURES OF THE AMERICAN ARBITRATION ASSOCIATION ("AAA"). THE PARTIES SHALL REQUEST THAT AAA APPOINT A SINGLE ARBITRATOR. THE AWARD RENDERED BY THE ARBITRATOR WILL BE BINDING AND MAY BE ENTERED AS A JUDGMENT IN, AND ENFORCED BY, ANY COURT OF COMPETENT JURISDICTION. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, NO ARBITRATION UNDER THIS AGREEMENT WILL BE JOINED TO AN ARBITRATION INVOLVING ANY OTHER PARTY SUBJECT TO THIS AGREEMENT, WHETHER THROUGH CLASS ARBITRATION PROCEEDINGS OR OTHERWISE. NOTWITHSTANDING THE FOREGOING, WE WILL HAVE THE RIGHT TO SEEK INJUNCTIVE OR OTHER EQUITABLE RELIEF IN STATE OR FEDERAL COURTS LOCATED IN MIAMI-DADE COUNTY, FLORIDA TO ENFORCE THESE TERMS OR PREVENT AN INFRINGEMENT OF A THIRD PARTY'S RIGHTS. IN THE EVENT EQUITABLE

RELIEF IS SOUGHT, EACH PARTY HEREBY IRREVOCABLY SUBMITS TO THE PERSONAL JURISDICTION OF SUCH COURT.

Waiver of Jury Trial.

EACH OF THE PARTIES HERETO HEREBY WAIVES TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY WITH RESPECT TO ANY LITIGATION DIRECTLY OR INDIRECTLY ARISING OUT OF, UNDER OR IN CONNECTION WITH THIS AGREEMENT. EACH OF THE PARTIES HERETO HEREBY (I) CERTIFIES THAT NO REPRESENTATIVE, AGENT OR ATTORNEY OF ANY OTHER PARTY HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT SUCH OTHER PARTY WOULD NOT, IN THE EVENT OF LITIGATION, SEEK TO ENFORCE THE FOREGOING WAIVER AND (II) ACKNOWLEDGES THAT IT HAS BEEN INDUCED TO ENTER INTO THIS AGREEMENT, BY, AMONG OTHER THINGS, THE MUTUAL WAIVERS AND CERTIFICATIONS IN THIS SECTION.

No Class, Collective and/or Representative Actions.

THIS AGREEMENT PROVIDES FOR THE EXCLUSIVE RESOLUTION OF DISPUTES THROUGH INDIVIDUAL LEGAL ACTION ON YOUR OWN BEHALF INSTEAD OF THROUGH ANY CLASS ACTION. YOU AGREE THAT ANY ARBITRATION OR LAWSUIT AGAINST THE COMPANY WHATSOEVER SHALL BE LITIGATED BY YOUR INDIVIDUALLY AND NOT AS A MEMBER OF ANY CLASS OR AS PART OF A CLASS ACTION, AND YOUR EXPRESSLY WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS ACTION. YOU MAY FILE CLAIMS AGAINST THE COMPANY ONLY IN YOUR INDIVIDUAL CAPACITY, AND MAY NOT FILE CLAIMS AS A PLAINTIFF IN, AND/OR PARTICIPATE AS A CLASS MEMBER IN, ANY CLASS ACTION, COLLECTIVE ACTION AND/OR REPRESENTATIVE ACTION AGAINST THE COMPANY. IF YOU FILE A CLAIM AS A PLAINTIFF, AND/OR PARTICIPATE AS A CLASS MEMBER, IN ANY CLASS ACTION, COLLECTIVE ACTION AND/OR REPRESENTATIVE ACTION AGAINST THE COMPANY IN VIOLATION OF THIS PROVISION, AND/OR THAT

CHALLENGES THE ENFORCEABILITY OF THIS PROVISION, YOU AGREE THAT A COURT, NOT AN ARBITRATOR, SHALL DETERMINE WHETHER ANY CLAIMS MUST PROCEED ON A CLASS ACTION, COLLECTIVE ACTION AND/OR REPRESENTATIVE ACTION BASIS. IF THE COURT DETERMINES THAT ANY CLAIMS MUST PROCEED ON A CLASS ACTION, COLLECTIVE ACTION AND/OR REPRESENTATIVE ACTION BASIS, THOSE CLAIMS, IF ALLOWED, MAY ONLY PROCEED IN COURT, NOT IN ARBITRATION, AND WILL BE STAYED PENDING THE OUTCOME OF ARBITRATION.

Exclusive Remedy

THIS AGREEMENT IS THE EXCLUSIVE AGREEMENT AND WARRANTY GIVEN BY THE COMPANY AND SUPERSEDES ANY PRIOR, CONTRARY OR ADDITIONAL REPRESENTATIONS. THE DURATION AND REMEDIES OF ALL IMPLIED WARRANTIES, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE LIMITED TO THE DURATION OF THIS EXPRESS AGREEMENT. EXCEPT AS PROVIDED IN THE LIMITED WARRANTY, THE PRODUCT IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED. THE COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED INCLUDING, WITHOUT LIMITATION, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

THE REMEDIES DESCRIBED ABOVE ARE YOUR SOLE AND EXCLUSIVE REMEDIES AND THE COMPANY'S ENTIRE LIABILITY FOR ANY BREACH OF THIS AGREEMENT. THE COMPANY'S LIABILITY SHALL UNDER NO CIRCUMSTANCES EXCEED THE ACTUAL AMOUNT PAID BY YOU FOR THE PRODUCT, NOR SHALL THE COMPANY UNDER ANY CIRCUMSTANCES BE LIABLE FOR ANY CONSEQUENTIAL, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES OR LOSSES, WHETHER DIRECT OR INDIRECT.

THIS AGREEMENT GIVES YOU SPECIFIC LEGAL RIGHTS, AND YOU MAY ALSO HAVE OTHER LEGAL RIGHTS, WHICH VARY FROM STATE TO STATE.