

# **Terms of Service - The Lumivara Group**

**Effective Date: 07/07/2025**

Last Updated: 07/07/2025

## **1. Use of Site**

This site is for informational and business development purposes only.

## **2. Intellectual Property**

All content is the property of The Lumivara Group and may not be reused without permission.

## **3. User Submissions**

Content submitted may be used for marketing unless confidentiality is requested.

## **4. No Guarantees**

We provide tools and insights, but do not guarantee results.

## **5. Limitation of Liability**

We are not liable for any damages from use of the site or services.

## **6. Third-Party Links**

We are not responsible for the content or practices of external websites.

## **7. Payment and Refund Policy**

All sales are final unless noted. Subscriptions can be canceled before renewal.

## **8. Termination**

We reserve the right to restrict access for misuse or policy violations.

## **9. Governing Law**

These terms are governed by the laws of Missouri.

## **10. Contact**

For questions, email [info.safetips@gmail.com](mailto:info.safetips@gmail.com).