



OPTIMAL INTEGRATIVE HEALTH - by the Murrays

PRIVACY POLICY AND TERMS & CONDITIONS

I understand that coaching is a broadly inclusive process that may include different areas of my life including and not limited to health, professional or family relationships and work. I acknowledge that it is my decision and choice how to utilize information in these areas in coaching sessions. It is my responsibility.

I understand and agree that I am responsible for my physical, mental, and emotional well-being during my coaching appointments. These appointments may take place in person or by phone. Any choices I make or injuries that I incur from recommendations made during my coaching appointments are fully my responsibility.

1:1 CALL CANCELLATION, RESCHEDULE AND NO SHOW POLICY:

If your program includes a 1:1 call, this service requires 1 (one) business day notice to cancel or reschedule the 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 show up for your scheduled appointment, you will have 1 opportunity to reschedule. If you do not show up for that scheduled session you will forfeit the session and will not be able to rebook it.

PROGRAM FEES: If the Client misses a payment the Client will have 5 business days to bring their account into good standing after the declined or missed payment. If the account is not brought into good standing within 5 business days, the Client's Program will be put on hold and access will be denied until the account is brought into good standing. No refunds, withdrawals or cancellations of any kind will be issued for the Program, including deposits, or any partial payments.

MONTHLY PAYMENT PLAN POLICY: If you are on a monthly payment plan, you are required to complete all of your monthly payments regardless of your activity in any of the Murray Method plans. Failure to complete your monthly payments may result in denied access to your content hub and coaching.

DECLINED PAYMENT POLICY: As a client in any of The Murray Method Programs, you are required to complete all of your payments. You have 5 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.

LIFETIME OR ONGOING ACCESS POLICY: You have ongoing access to the The Murray Method To Stop Diabetes In Its Tracks program content hub. That means that after your program timeframe is complete, you will retain access to the content hub and any updated information that may be added. After your program timeframe is complete, you will be removed from the program Facebook group and access to coaching will cease. **NOTE:** If your program included 1:1 coaching, any unused 1:1 coaching calls will no longer be available for use after the program timeframe is complete.

HOURS OF OPERATION: Optimal Integrative Health - by the Murrays, offers the following hours of operation: Tuesday - Saturday, from 9:00 am PT to 5:00 PM PST. All client communication will be responded to within 1 business day or sooner during regular business hours. This includes responses inside of any of The Murray Method Programs, Facebook group.

CONFIDENTIALITY: I understand that in order to protect my privacy, if I terminate my coaching, any assignment work or information about our coaching sessions will be deleted from my coach's files. I also agree that I consent to using e-mails to sometimes transmit sensitive information. I acknowledge the risks involved and waive any rights against my coach for errors made in these transmissions.

NON-DISCLOSURE and INTELLECTUAL PROPERTY: I understand that the methodology, coaching techniques and strategies used, as well as assignments, documents or emails are proprietary and I understand that and agree that they may not be used for any other purposes other than my coaching appointments without written consent from my coach. I understand that information is held as confidential to fulfill my coaching obligations and

as required by law.

DEFINITION of COACHING: I understand that coaching is intended for individuals who want to take action and make behavior changes in the service of their goals for life, health, well-being or work. Coaching does not involve the diagnosis or treatment of physical or mental disorders and I will not use it in place of any other diagnosis, therapy or treatment for other advice given me by medical, legal, financial, or other qualified professionals. It is clear that Coaching may not be appropriate for all people.

LIABILITY: In no event shall the Coach be liable for any damages for any indirect, consequential, or special damages. The Coach, hereby, makes no guarantees, representations or warranties of any kind or nature, express or implied, with respect to the coaching services negotiated, agreed upon and rendered.

RELEASE OF LIABILITY: I agree to release and hold harmless Optimal Integrative Health - by the Murrays against any and all claims, suits, or actions of any kind whatsoever and release liability, damages, compensation, or otherwise brought on by me or anyone on my behalf, including any and all damages incurred from business operations.

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 visits to our websites. 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 to allow us to deliver the type of content and product offerings in which you are most interested

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 email newsletter or free ebook reports, we will send you educational and marketing emails.

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

If you have not opted-in to receive email newsletters, you will not receive these emails. Visitors who register or participate in other site features such as marketing programs and 'members-only' content will be given a choice whether they would like to be on our email list and receive e-mail communications from us.

As you browse Optimal Integrative Health.- by the Murrays sites, advertising cookies may 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 contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems, and are required to 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 to outside parties your personally identifiable

information 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 release is appropriate to comply with the law, enforce our site policies, or protect ours 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 information you have provided to us?

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

THIRD PARTY LINKS. In an attempt to provide you with increased value, we may include third party links on our site. 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 date of the change. This policy was last modified on 12.12.2022.

QUESTIONS AND FEEDBACK. We welcome your questions, comments, and concerns about privacy. Please send us any and all feedback pertaining to 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 Optimal Integrative Health – by the Murrays. 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 law. If you do not agree to these terms and conditions, please do not use these sites.

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.

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The Sites Do Not Provide Medical Advice. The contents of the Optimal Integrative Health – by the Murrays websites, such as text, graphics, images, programs, information obtained from Optimal Integrative Health – by the Murrays, and any other material contained on the Optimal Integrative Health – by the Murrays Site (“Content”) are for informational purposes only. The Content is not intended to be 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 in seeking it because of something you read on the Optimal Integrative Health – by the Murrays Sites or content..

LIMITATION OF LIABILITY

Optimal Integrative Health - by the Murrays 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 Optimal Integrative Health - by the Murrays has been advised of the possibility of such damages. Applicable law may not allow the limitation or 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 are for educational and informational purposes only and solely as a self-help tool for your own use.

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 that you 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 Optimal Integrative Health - by the Murrays for any illegal or unauthorized purpose. In addition to the laws of California and The United States, you also agree to comply with all local laws that apply to your use of the Websites. You may not use the Websites in any manner which 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 own 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. Optimal Integrative Health - by the Murrays reserves the right to remove individuals from our community in instances of misconduct.

NO GUARANTEES

Optimal Integrative Health - by the Murrays is to support and assist you in reaching your own goals, but your success depends primarily on your own effort, motivation, commitment and follow-through. Optimal Integrative Health - by the Murrays 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 the The Murray Method To Stop Diabetes In Its Tracks may be billed on a payment plan basis. You will be billed in advance on a recurring basis as per the payment plan agreement.

EARNINGS DISCLAIMER

Any 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 Optimal Integrative Health - by the Murrays 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 Optimal Integrative Health - by the Murrays 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 Optimal Integrative Health - by the Murrays 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 Optimal Integrative Health - by the Murrays in any way. Because scientific, technology and business practices are constantly evolving, you agree that Optimal Integrative Health - by the Murrays is not responsible for the accuracy of our Websites, or for any errors or omissions that may occur.

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constitute our formal endorsement of them, their business or their Website either.

AFFILIATES

From time to time, we may promote, affiliate with, or partner with other individuals or businesses whose programs, products and services align with mine. There may be instances when we promote, market, share or sell programs, products or services for other partners and in exchange we may receive financial compensation or other rewards. Optimal Integrative Health - by the Murrays 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 are still required to use your own judgment to determine that any such program, product or service is appropriate for you. You are assuming all risks, and you agree that Optimal Integrative Health - by the Murrays 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

Optimal Integrative Health - by the Murrays 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

Optimal Integrative Health - by the Murrays offers support to our clients 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 Optimal Integrative Health - by the Murrays. Please let us know if you have any complaints or comments at support@optimalintegrativehealth.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 contained on this Website, constitute the entire agreement between Optimal Integrative Health – by the Murrays and you in relation to your use of this Website, and supersede all prior agreements and understandings with respect to the same.

By using our Websites you are agreeing to all parts of the above Disclaimer. If you have any questions about this Disclaimer, please email support@optimalintegrativehealth.com.

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The information, including but not limited to text, video, audio, graphics, live video or comments ('CONTENT') and any other material contained in on this site are 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 and before undertaking a new health care regimen. Never disregard professional medical advice or delay in seeking it because of something you read on this site.

TESTIMONIAL AND USE OF TESTIMONIAL POLICY:

By submitting the testimonial form you are agreeing to allow Optimal Integrative Health – by the Murrays to use your testimonial for marketing purposes on all Optimal Integrative Health – by the Murrays websites and social media pages. You agree to allow Optimal Integrative Health – by the Murrays to adjust the testimonial in any way they see fit without your written permission or consent.

DOCTOR NOTIFICATION POLICY:

It is common practice for naturopaths, nutritionists, and other non-licensed practitioners to collect your signature on a liability waiver form such as this. By doing so you acknowledge that it is your responsibility to deliver all laboratory test results, now and in the future, to your own physician for any medical interpretation or opinion regarding any laboratory results provided by Optimal Integrative Health - by the Murrays, Suzette Murray, Clint Murray, and their affiliates. The undersigned agrees that he or she will receive a nutritional interpretation of the test results from Optimal Integrative Health - by the Murrays, Suzette Murray, or Clint Murray that is to be used exclusively by the undersigned as an educational tool for personal health purposes. However, the personal physician of the undersigned may use these same laboratory results to diagnose and treat disease. The information on Optimal Integrative Health - by the Murrays web sites, brochures, flyers, and information packets are believed to be extremely accurate, but such accuracy cannot be guaranteed by Optimal Integrative Health - by the Murrays, Suzette Murray, Clint Murray and their independent representatives, associates, and affiliates as they are not the originators of the underlying data used in the interpretation. The undersigned releases

Optimal Integrative Health - by the Murrays - by the Murrays-, Suzette Murray, Clint Murray and their independent representatives, associates, and affiliates from any liability for injury or loss arising out of the use of, or reliance on, the laboratory results and/or the dietary, supplement and lifestyle suggestions provided. Before making any changes to the exercise, diet or nutritional or hormonal supplementation of the undersigned, a physician should be consulted.

Optimal Integrative Health - by the Murrays - by the Murrays, Suzette Murray, Clint Murray and their independent representatives, associates and affiliates do not diagnose, cure, or treat any illness or disease. Out of reference laboratory reference range results will be indicated on the official lab result form provided by Optimal Integrative Health - by the Murrays from a State Certified Laboratory to the undersigned. This information is not intended to, cannot, and should not be expected to substitute for a personal consultation with your own physician. Further, the undersigned releases Optimal Integrative Health - by the Murrays, Suzette Murray, Clint Murray, their lab partners, independent representatives, associates, and affiliates from any and all

liability for any failure to identify any medical condition or disease. It is understood and agreed that this is not the purpose of their services.

LAB REFUND POLICY:

If you make a mistake collecting saliva or urine specimens, etc., or if the lab refuses to accept specimens because of a mistake you made, a free replacement test kit will be provided to you. Please call the office before discarding any specimens collected. Otherwise, once test kits are in your possession, they may not be returned, and no refunds are allowed for any test kits due to safety, hygiene, and accuracy concerns.