THESE POLICIES APPLY TO ALL SERVICES AND PACKAGES PURCHASED THROUGH KARMA ENDURANCE AND IT'S AFILIATES

CUSTOMIZED COACHING PAYMENT POLICY

Our athletes are automatically charged by credit card for each month coaching block on the 1st day of that block. If pay is declined for any reason, you will be contacted to request updated credit card information.

Delinquent payments (applies to all payment types): If payment is not successfully received within 7 days, your coaching services will be suspended and your athlete account will be placed on hold (premium Training Peaks account will be downgraded, and your coach will not review or add workouts to your calendar) until proper payment has been received.

KARMA TRAINING PLANS

Four weeks (28 days) notice must be given for cancellation. No refunds will be given for coaching billed for the upcoming block of training beyond the cancellation date. If the cancellation occurs within twelve weeks (84 days) of the athletes' initial start date, the athlete will be billed for the remainder of their minimum commitment at the time of cancellation.

COACHING CANCELLATION POLICY

We don't require our athletes to commit to any lengthy contracts; we want you to love the coaching that you receive! However, there are a few rules that apply to cancelling your coaching.

- Your coach invests so much into the coach/athlete relationship. Please communicate your concerns and intentions with your coach.
- If you need to cancel your coaching services, please email your coach. Your cancellation will be effective 28 days after the date you provide cancellation notice.
- You are responsible to pay all fees and charges accrued up to and including the effective date of your cancellation notice.
- In the unlikely event that legal action is required to collect fees owed for goods and services rendered by Karma Endurance, you are responsible for all legal fees and costs incurred by Karma Endurance

COACHING HOLD POLICY

If you are taking a break from your training for an extended period, we are happy to place your account on hold for up to 60 days (two full training blocks), once per calendar year, subject to the following terms and conditions:

- Please communicate your intentions with your coach. We cannot guarantee that your original coach will still be available if you do not discuss this ahead of time. If that coach is not available, we will match you with one of our other highly qualified coaches and know that they will exceed your expectations!
- Email your coach at least 14 days ahead of your planned break.
- So long as you do not exceed the one time per year break of no more than 60 days, you will be grandfathered at your current coaching fee.
- If you take more than one break, or exceed the 60-day limit, you resume billing at the current coaching rate, as if you are new athlete.

MEDICAL/INJURY LEAVE

- If you need to place your account on hold due to a sustained injury or disability that precludes you from training, you may place your account on hold for up to 1-full calendar year.
- Again, please communicate this with your coach, ASAP, and email your coach.
- Your account will be placed on hold, as of the date you first email us to let us know.
- If your previous coach is not available when you return, we will match you with one of our other highly qualified coaches and know that they will exceed your expectations!

PRIVATE TRAINING SESSION

No refunds will be given for the cost of private sessions unless a session time cannot be arranged between the coach and the athlete.

PHOTO USE AND CONSENT

I hereby grant Karma Endurance permission to use my likeness in a photograph, video, or other digital media ("photo") in any and all of its publications, including web-based publications, without payment or other consideration. I hereby irrevocably authorize Karma Endurance to edit, alter, copy, exhibit, publish, and/or distribute these photos for any lawful purpose. In addition, I waive any right to inspect or approve the finished product wherein my likeness appears. Additionally, I waive any right to royalties or other compensation arising or related to the use of the photo. I hereby hold harmless, release, and forever discharge Karma Endurance from all claims, demands, and causes of action which I, my heirs, representatives, executors, administrators, or any other persons action on my behalf or on behalf of estate have or may have by reason of this authorization.

RELEASE OF LIABILITY

In consideration of being given the opportunity to participate in the coaching program designed by Karma Endurance. ("Program"), I, for myself, my personal representatives, assigns, heirs, and next of kin".

- ACKNOWLEDGE, AGREE AND REPRESENT that I am fully aware that participating in any exercise program can be a potentially dangerous, hazardous activity, and I am specifically aware that the Program involves risks and dangers of serious bodily injury, including permanent disability, paralysis, and death ("Risks"). I also fully understand that these Risks may be caused by my own actions, or inactions, that actions or inactions of others, the negligence of an Releasee named below, and that there may be other risks and social and economic losses either not known to me or not readily foreseeable at this time. I FULLY ACCEPT AND ASSUME ALL SUCH RISKS AND ALL RESPONSIBILITY FOR LOSSES, COSTS, AND DAMAGES I INCUR AS A RESULT OF MY PARTICIPATION IN THE PROGRAM.
- 2. HEREBY RELEASE, discharge, and covenant not to sue Breno Melo or/ and Alisson Hall, Karma Endurance, its instructors, coaches, members, directors, agents, independent contractors, officers, volunteers, and employees, and sponsors, advertisers and, if applicable, any owners and lessors of premises on which any portion of the Program takes place (each considered a "Releasee" herein), for all liability, claims, demands, losses or damages on my account caused or alleged to be caused in whole or in part by the negligence of the Releasee or otherwise; and I further agree that if, despite this release and waiver of liability, assumption of the risk, and indemnity agreement, I, or anyone on my behalf, makes a claim against and Releasee, I WILL INDEMNIFY, SAVE AND HOLD HARMLESS such Releasee from any litigation expenses, attorney fees, loss, liability, damage or coast with any may incur as a result of such claim, to the fullest extent permitted by law.
- UNDERSTAND that Breno Melo or/ and Alisson Hall, Karma Endurance, do not offer medical advice, establish a doctor-patient relationship, or keep any permanent medical records about me. All medical questions that I may have while participating in the Program must be directed toward my personal physician.
- 4. I HAVE READ THIS AGREEMENT, FULLY UNDERSTAND ITS TERMS, UNDERSTAND THAT I HAVE GIVEN UP SUBSTANTIAL RIGHTS BY PARTICIPATING IN THE PROGRAM AND HAVE PARTICIPATED IN IT FREELY AND WITHOUT ANY INDUCEMENT OR ASSURANCE OF ANY NATURE AND INTEND IT TO BE A COMPLETE AND UNCONDITIONAL RELEASE OF ALL LIABILITY TO THE GREATEST EXTENT ALLOWED BY LAW AND AGREE THAT IF ANY PORTION OF THIS AGREEMENT IS HELD TO BE INVALID, THE BALANCE, NOTWITHSTANDING, SHALL CONTINUE IN FULL FORCE AND EFFECT.