

# Terms & Conditions

IMPORTANT: PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS WEBSITE

This website, [www.josephcohnfit.com](http://www.josephcohnfit.com) ("Site"), is owned and operated by JosephCohnFit ("Company", "we", "us", or "our"). These Terms and Conditions ("Terms") govern your use of this Site and any services, programs, content, coaching, or products offered (collectively, "Services").

By accessing or using our Site or Services, you agree to be legally bound by these Terms. If you do not agree, please discontinue use immediately.

We reserve the right to update or change these Terms at any time. Continued use of the Site constitutes acceptance of any updates.

## USE OF SITE & SERVICES

### Agreement to Terms

By using our Site or Services, you acknowledge that you have read, understood, and agree to these Terms and our Privacy Policy.

### Client Registration

You agree to:

- Provide accurate and complete information
- Keep your information up to date

### Minimum Age

You must be at least 18 years old, or have parental/guardian consent, to use our Services.

### Prohibited Behavior

You agree NOT to:

- Hack, disrupt, or damage the Site
- Upload malicious software
- Misuse any content or systems

Violation may result in termination and legal action.

## **Site Updates**

We may modify or discontinue Services or pricing at any time without notice. We are not liable for such changes.

## **FEES, PAYMENTS & REFUNDS**

### **Fees**

All pricing is listed in USD and may change at any time.

### **No Refund Policy**

All sales are final.

Due to the time, customization, and intellectual property involved in creating personalized fitness and nutrition programs, JosephCohnFit does not offer refunds under any circumstances once services have been delivered.

### **Payment Plans**

If you choose a payment plan:

- You are responsible for completing all payments
- Early termination does NOT cancel remaining payments

### **No Chargebacks**

You agree not to initiate chargebacks. You are responsible for any fees, including legal fees, incurred in recovering owed payments.

## **INTELLECTUAL PROPERTY**

All content including:

- Programs
- Workouts
- Nutrition plans
- Videos
- Branding

...is owned by JosephCohnFit.

You may NOT:

- Copy, share, sell, or redistribute content

- Post materials publicly
- Modify or reproduce content

All materials are for personal use only.

Violation may result in legal action.

## **LICENSE FOR PROGRAMS**

When purchasing a program, you receive a:

- Non-transferable
- Non-exclusive
- Revocable license

You may not share, resell, or distribute program materials.

We reserve the right to revoke access if Terms are violated.

## **SECURITY & ACCOUNTS**

You are responsible for:

- Protecting your login information
- Notifying us of any breaches

## **THIRD-PARTY TOOLS**

We may use third-party platforms (payments, coaching apps, email systems). You are responsible for reviewing their terms.

## **COMMUNICATIONS**

Any communication (email, social media, etc.):

- Is not confidential unless stated
- May be used for business purposes

You agree not to submit unlawful, harmful, or inappropriate content.

## **ASSUMPTION OF RISK**

You understand that:

- Fitness involves physical risk, including injury or death

- You voluntarily assume all risks

You agree to consult a physician before starting any program.

## **MEDICAL DISCLAIMER**

We are not medical professionals.

Nothing provided is:

- Medical advice
- Diagnosis
- Treatment

Always consult a licensed healthcare provider.

## **NO GUARANTEES**

Results vary.

We do NOT guarantee:

- Weight loss
- Muscle gain
- Performance outcomes

Your results depend on your effort, consistency, and individual factors.

## **LIMITATION OF LIABILITY**

To the fullest extent permitted by law, JosephCohnFit is not liable for:

- Injuries
- Losses
- Damages
- Lost profits
- Misuse of information

Use of Services is at your own risk.

## **INDEMNIFICATION**

You agree to indemnify and hold harmless JosephCohnFit from any claims, damages, or legal fees resulting from your use of the Site or Services.

## **TERMINATION**

We reserve the right to terminate access at any time if Terms are violated.

## **GOVERNING LAW**

These Terms are governed by the laws of the State of Florida, United States.

## **DISPUTE RESOLUTION**

Disputes will first attempt to be resolved informally. If unresolved, they may proceed to mediation or legal action in Florida.

## **SEVERABILITY**

If any part of these Terms is invalid, the remaining provisions remain enforceable.

## **CONTACT**

For questions, contact:

[Joseph@josephcohnfit.com](mailto:Joseph@josephcohnfit.com)