



# Disclaimer SMT Caribbean

## 1. General Information

The information provided on [www.smtcaribbean.com](http://www.smtcaribbean.com) is for general informational purposes only. While we aim to provide accurate and up-to-date content, SMT Caribbean makes no guarantees regarding completeness, reliability, or accuracy.

## 2. No Medical or Legal Advice

Our services focus on workforce support, coaching, and organizational advisory.

SMT Caribbean does not provide:

- Medical diagnosis or treatment
- Psychiatric services
- Legal advice
- Financial advice

Any information provided through our website, QuickScan, or programs does not replace professional medical, legal, or financial consultation.

## 3. Professional Responsibility

Clients remain responsible for their internal decisions, policies, and implementation of recommendations. Outcomes depend on various internal and external factors beyond our control.

## 4. Limitation of Liability

SMT Caribbean and Helouise Holding B.V. shall not be liable for:

- Direct or indirect damages
- Business interruption
- Loss of revenue
- Employee-related disputes
- Decisions made based on advisory recommendations



Use of this website and our services is at your own risk.

## **5. External Links**

Our website may contain links to third-party websites. We are not responsible for the content, privacy practices, or reliability of external websites.

## **6. Intellectual Property**

All website content, branding, text, methodology descriptions (including CHAMP), and materials are the intellectual property of SMT Caribbean and/or Helouise Holding B.V., unless stated otherwise.

Reproduction without written permission is prohibited.

## **7. Governing Law**

This disclaimer is governed by Dutch law unless otherwise contractually agreed.