

AdviceLine — Expert Agreement

Version 1.0 • Generated June 01, 2026 • This is the official AdviceLine document version recorded against user acceptance.

1. Independent Contractor Status

You acknowledge and agree that you are an INDEPENDENT CONTRACTOR operating your own business and that nothing in this Agreement creates an employer-employee, partnership, joint-venture, or agency relationship with AdviceLine. You are solely responsible for your own income taxes, business expenses, and tools.

2. Licenses, Credentials & Compliance

You represent and warrant that you hold, and will maintain in good standing, every license, registration, certification, or credential required by law or by your profession in every jurisdiction in which you provide services. You will only offer services that you are legally and professionally qualified to provide.

3. Insurance

Where customary or required by law for your profession or category, you agree to carry your own appropriate professional liability, malpractice, errors-and-omissions, or general liability insurance at your own expense. AdviceLine does not provide insurance coverage to experts.

4. Indemnification

You agree to INDEMNIFY, DEFEND, AND HOLD HARMLESS AdviceLine, its officers, directors, employees, affiliates, and licensors from and against any and all claims, demands, liabilities, damages, losses, costs, fees (including reasonable attorneys' fees), and causes of action arising out of or related to:

- Your acts, omissions, statements, advice, or conduct;
- Any breach of this Agreement or the Terms of Service;
- Your failure to maintain required licenses, credentials, or insurance;
- Any claim that your services infringe third-party rights or violate law.

5. No Control or Endorsement by AdviceLine

AdviceLine does not supervise, control, direct, or endorse the specific advice or services you provide. Badges (Bronze / Silver / Gold) reflect on-platform activity and reviews only and are not an endorsement of professional qualifications.

6. Category-Specific Responsibilities

- Finance / Investing: You will not provide personalized investment, securities, or tax advice unless properly licensed (e.g., RIA, CFP, CPA) and compliant with applicable rules.
- Mental Health / Medical / Wellness: You will not diagnose, treat, or counsel clinically unless properly licensed in the user's jurisdiction; you will direct users in crisis to emergency services.
- Legal: You will not establish an attorney-client relationship through the platform and will not provide legal advice unless licensed in the relevant jurisdiction.
- Fitness / DIY / Home Repair: You will warn users of inherent risks and recommend appropriate safety precautions, professional supervision, or permits where required.

7. Payments, Commission & Taxes

AdviceLine retains a 20% platform commission on each consultation fee. You will receive 80% of the fee through your Stripe Connect account. You are responsible for reporting income and remitting all applicable taxes in your jurisdiction.

8. Termination

AdviceLine may suspend or terminate your account at any time for any breach of this Agreement, the Terms of Service, applicable law, or for conduct that, in AdviceLine's reasonable judgment, harms users or the platform.

9. Acceptance

By checking the "I agree to the Expert Agreement" box on the application form, you confirm that you have read, understood, and agreed to this Agreement in full. AdviceLine records the timestamp and version of your acceptance as evidence of your agreement.