

# AdviceLine — Terms of Service

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## 1. About AdviceLine

AdviceLine is a technology platform that connects users with independent third-party experts. AdviceLine does NOT provide professional advice itself and does NOT guarantee any particular outcome.

## 2. No Professional Relationship Created

Use of the platform does NOT create any attorney-client, doctor-patient, therapist-patient, fiduciary, advisory, employment, partnership, or agency relationship between AdviceLine and any user. Any professional relationship formed is solely between the user and the independent expert.

## 3. User Release & Waiver

You hereby release, waive, and forever discharge AdviceLine, its officers, directors, employees, affiliates, agents, and licensors from any and all claims, demands, liabilities, damages, losses, costs, or causes of action arising out of or related to:

- Advice received through the platform;
- Actions taken based on platform interactions;
- Communications with experts;
- Services rendered by experts.

## 4. Category-Specific Disclaimers

Information shared on AdviceLine is for informational purposes only and is not a substitute for professional advice. In particular:

- Mental Health / Wellness: Experts are not your therapist. Content is not medical or psychological treatment. If you are in crisis, call your local emergency line.
- Legal: Experts are not your attorney. No attorney-client relationship is created. Information is not legal advice; jurisdictional rules vary.
- Finance / Investing: Experts are not your registered investment adviser, broker-dealer, or tax advisor. Information is not personalized financial, investment, or tax advice and carries risk of loss.
- Fitness: Consult a licensed physician before starting any exercise program. You accept the inherent risk of physical activity.
- DIY / Home Repair: You assume all risk of personal injury and property damage when acting on DIY guidance. Follow local building codes and use licensed professionals where required by law.
- Medical / Wellness: Content is not medical diagnosis or treatment. Consult a licensed healthcare professional.

## 5. Independent Contractor Status of Experts

Experts on AdviceLine are independent contractors operating their own businesses. AdviceLine does not supervise, control, direct, or endorse the specific advice or services provided by experts. Experts are solely responsible for their statements, conduct, compliance with applicable laws, regulations, licensing requirements, and professional obligations.

## 6. Mandatory Arbitration & Class Action Waiver

PLEASE READ CAREFULLY. Any dispute, claim, or controversy arising out of or relating to AdviceLine or these Terms shall be resolved EXCLUSIVELY through binding INDIVIDUAL arbitration and not through litigation in court, except that either party may bring claims in small-claims court if eligible.

You and AdviceLine each WAIVE ANY RIGHT TO A JURY TRIAL and to PARTICIPATE IN ANY CLASS ACTION, CLASS ARBITRATION, COLLECTIVE ACTION, OR REPRESENTATIVE PROCEEDING. Disputes must be brought in your individual capacity.

## 7. Limitation of Liability

To the fullest extent permitted by law, AdviceLine shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages, or for any loss of profits, revenue, data, or goodwill, arising out of or in connection with your use of the platform. AdviceLine's aggregate liability is limited to the greater of (a) the amounts you paid AdviceLine in the 3 months preceding the claim, or (b) USD \$100.

## 8. Payments & Refunds

Consultation fees are charged at booking. Expert subscriptions (\$4.99/month) renew automatically until cancelled. Refunds are at AdviceLine's sole discretion and are processed in accordance with Stripe's policies.

## 9. Acceptance

By checking the "I agree to the Terms of Service" box during registration, you affirm that you have read, understood, and agreed to these Terms in full, including the arbitration clause and class action waiver. AdviceLine records the timestamp and version of your acceptance as evidence of your agreement.