



# Prudent Q

## Privacy Policy & Terms & Conditions

---

### TABLE OF CONTENTS

- § 1. Privacy Policy
- § 2. Terms of Use
- § 3. Disclaimer
- § 4. Dispute Resolution Provisions
- § 5. Acknowledgment and Assent

## **1. PRIVACY POLICY**

**1.1** Collection of Information. Company collects personal and technical data submitted via the Site.

**1.2** Use of Information. Data is used for inquiry response, engagement evaluation, analytics, and compliance.

**1.3** Non-Sale. Company does not sell personal information.

**1.4** Legal Compliance. Data may be disclosed when required by law.

**1.5** Security. Reasonable safeguards are implemented.

## **2. TERMS OF USE**

**2.1** Acceptance. Use of the Site constitutes binding agreement. Clickwrap assent governs where applicable.

**2.2** No Advice: Content is informational only.

**2.3** No Relationship: No professional relationship exists absent written agreement.

**2.4** Limitation of Liability: Liability limited to \$100 or fees paid.

**2.5** Indemnification: User agrees to defend and indemnify Company.

## **3. DISCLAIMER**

**3.1** General Disclaimer. No guarantees or warranties.

**3.2** Use at Own Risk. User assumes all risk.

## **4. DISPUTE RESOLUTION**

**4.1** Pre-Dispute Notice: 30-day cure period required.

**4.2** Arbitration: AAA Commercial Rules apply.

**4.3** Class Waiver. No class actions permitted.

**4.4** Jury Waiver. Jury trial rights waived.

**4.5** Forum Selection. Louisiana courts if arbitration fails.

**4.6** Confidentiality. Proceedings confidential.

## **5. ACKNOWLEDGMENT**

**5.1** User acknowledges agreement via website interaction, including checkbox assent where implemented.