

Updated: April 22, 2022

CHESSREACH TERMS OF SERVICE

Welcome to Chessreach!

Our Terms of Service have been updated. Therefore, please, read these Terms of Service carefully before using the Website and/or Services. If you do not accept these Terms of Service, including the agreement to arbitrate on an individual basis any claims between you and Chessreach, please, do not use the Website and do not click “Sign up as a student/coach” (or similar) or otherwise use the Services.

1. GENERAL INFORMATION

1.1. Terms of Service

These Terms of Service (hereinafter - the “**Terms**”) describe the terms and conditions applicable to your access and use of the website and the website software related mobile device application made available through or in connection with the “**Services**”. The Chessreach website means www.chessreach.com, and its sub-domains (the “**Website**”) and is an online platform intended to be used by students (and/or their parents) and coaches in connection with the Services.

Use of the Services of Chessreach (as defined above) is subject to these Terms of Service (the “**Terms**”) and any other rules or policies that are published on the Website that apply to specific activities in which you participate.

You agree that by using Services and providing the respective consent, you are agreeing to enter into a legally binding contract with Chessreach and indicate your unconditional acceptance of these Terms, on your own behalf and, if you are a Parent or Company, on behalf of the Student represented by you who uses our Services.

You are entering into these Terms with Chessreach LLC. (referred to as “**Chessreach**”, “**we**” and “**us**”), a corporation registered and organized under the laws of the state of Florida. These Terms, as well as the [Refund and Payment Policy](#), [Privacy Policy](#), [Cookies Policy](#) are legally binding agreements governing relationship between Chessreach and any User or visitor of the Website and Services.

As a User or a visitor of our Services, the collection, use and sharing of your personal data is subject to the [Privacy Policy](#), [Cookies Policy](#) and the respective updates. For more information about when, where, and why we collect personal data, how we use it, the conditions under which we may disclose it to others, your rights in respect of your personal data, please refer to our [Privacy Policy](#).

1.2. Services of Chessreach

You may be accessing and using the Website, Service and Software of Chessreach as (i) a Student, (ii) a Coach, or (iii) a visitor simply using the functionality, including that of the Blog, and/or reviewing the content, that is publicly available on the Website. Throughout these Terms “you” or “your” may refer as applicable to the Student, each Coach and accessing or using any of our Services (each the “**User**”).

Our platform allows students (“**Students**”) and their parents/legal representatives/legal guardians (“**Parents**”) searching for coaches, and coaches (“**Coaches**”) searching for Students, to connect for and deliver and pay for or receive payment for online and off-line services. The “**Services**” include the Website and any Chessreach related mobile device application, and Chessreach Blog and its applicable features, including articles writing and commenting (the “**Blog**”). Chessreach does not provide coaching services, and Chessreach does not match Coaches with Students.

1.3. Amendments to these Terms

We reserve the right to change these Terms from time to time for any reason by posting of the updated Terms to our Website with indication of the modification date at the top of this page. Please check this page to ensure that you’re happy with any changes. The additional notifications on any amendments will be sent to your email. By continuing to use the Services following amendment of these Terms, you consent to be bound by the Terms as amended.

2. OBLIGATIONS

2.1. Services Eligibility

Chessreach Services are available only to, and may only be used by, individuals who are 18 years and older who can form legally binding contracts under applicable law. Individuals under the age of 18 can use our Services only in conjunction with and under the supervision of a Parent. In this case, the Parent is responsible for any and all activities of the Student.

2.2. Verification

As part of the Services, we attempt to verify Coaches ID (passport, driver’s license etc.) and claimed educational credentials (educational background documents, as diplomas, certificates etc.). The Coach has to provide a physical government ID and/or educational document(s) if applicable, to Chessreach representative to confirm coach identity. As a Coach passes a verification, a coach profile will be activated and coach can continue to work with Chessreach services.

We do not control and are not responsible for any information provided by any Coach with the aim of such verification. Furthermore, we do not endorse or make any representations or warranties regarding the reliability of the verification or Coach themselves.

Chessreach cannot confirm that each User is who they claim to be. You agree and understand that you assume all risks when using the Services, including without limitation any and all of the risks associated with any online or offline interactions with other Users.

While we use good faith efforts to confirm that each Coach on our Website is a legitimate instructor, we are not able to provide any assurances regarding the trustworthiness of Coaches and the information they provide via our Website. When interacting with other Users you should exercise caution and common sense to protect your personal safety and property, just as you would when interacting with other persons whom you don't know. Neither Chessreach nor its affiliates or licensors is responsible for the conduct, whether online or offline, of any User of the Services. Chessreach and its affiliates and licensors will not be liable for any claim, injury or damage arising in connection with your use of the Services.

Chessreach may or may not utilize third party consumer reporting agencies that perform, among other things, criminal background checks, sex offender registry checks, motor vehicle records checks, credit checks, and identification verifications ("**Consumer reports**"). Chessreach does not endorse or make any representations or warranties regarding the reliability of such consumer reports or the accuracy, timeliness or completeness of any information in the consumer reports. Chessreach does not independently verify information in the consumer reports.

You hereby consent to Chessreach collecting, using and disclosing the information in the consumer reports. You understand and agree that Chessreach may, in its sole discretion, review and rely on the information in the consumer reports in deciding whether to suspend or terminate a User or to investigate a complaint about a User, but that Chessreach shall not be responsible or liable in any way in the event that any information in the consumer reports about any person, including without limitation any User, is not accurate, timely or complete. Users who are the subject of consumer reports may contact the service provider to dispute the accuracy, timeliness or completeness of such information. Chessreach reserves the right to suspend and/or terminate User based on information in the consumer reports or for any other reason in Chessreach's sole discretion.

2.3. Privacy

You may use the Website and Blog without providing personally identifiable information. To use the Services we may require provide us consensually your personal data. Please refer to our [Privacy Policy](#) for additional information on our practices for handling, processing and securing user's personal data. When you choose to register for or participate in Services or other events in relation to the Services, you agree that you will provide accurate, complete, and up to date personal data as requested on the screens that collect information from you.

2.4. Payment

We use third party payment service (Stripe, PayPal) to bill you, as Students, through an online account payment in lieu of directly processing your credit/debit card information. Please read more about the privacy security in our [Privacy Policy](#) These payment services are enabling your transfer and receipt of funds as payment for Services provided on the Website. If you make payments via our Website or through any related service, you agree that your activities are subject to our additional payment terms specified in the [Refund and Payment Policy](#).

We also use third party payment service (Stripe) for making the payouts for Coaches, and those payment services process such transactions, please check additional payment terms specified in the [Refund and Payment Policy](#).

2.5. Refund

Chessreach strives to ensure clear understanding of financial relations between Students and Coaches with respect to the Services we provide. In case you are not satisfied with the Services or any other reason applicable you may be eligible for a refund in accordance with the terms outlined in the [Refund and Payment Policy](#) on the Website. To the fullest extent permitted by law, any refunds at any time are at our sole discretion only.

3. RIGHTS AND LIMITS

3.1. Your License to Chessreach

In case you are a Student, Chessreach hereby grants to you, on the Terms set forth herein, a non-transferable, non-sublicensable, non-exclusive, limited right to access and use the Services solely for your non-commercial, personal use and subject to the policies and restrictions that we post on our Website from time to time.

In case you are a Coach, Chessreach hereby grants to you, on the Terms set forth herein, a non-transferable, non-sublicensable, non-exclusive, limited right to access and use the Services solely for the delivery of services to your clients (i.e. Students) and subject to the policies and restrictions that we post on our Website from time to time.

You agree not to view, copy, or procure content or information from the Website by automated means (such as scripts, bots, spiders, crawlers, or scrapers), or to use other data mining technology or processes to frame, mask, extract data or other materials from the Website (except as may be a result of standard search engine or Internet browser usage), unless formally authorized by Chessreach under separate written agreement.

No materials from the Services may be copied, reproduced, modified, republished, downloaded, uploaded, posted, transmitted, or distributed in any form or by any means without Chessreach's prior written permission or as expressly provided in these Terms.

Chessreach may impose reasonable limits on your scope of access to the Services, including limits on time or number of information accessed or devices used to access such Services, to prevent unauthorized third party access to or use of the Services.

All rights not expressly granted herein are reserved.

3.2. Your Account

Certain of our Services are reserved for registered users on our Website. To become a registered user you must register on our Website for login credentials to be provided or enabled by Chessreach (“Login Credentials”) based on the type of access applicable to your use of the Website (whether Student or Coach). You agree that you are responsible for protecting your Login Credentials from unauthorized use, and you are responsible for all activity that occurs under those Login Credentials. You agree to notify us immediately if you believe that any of your Login Credentials have been or may be used without your permission so that appropriate action can be taken.

You may use the Blog and its features without a registered user status. This shall not preclude the application of these Terms and other Chessreach’s applicable documents to your use of Blog, in particular when you submit your article(s) or leave comment(s) on the Blog.

You may not (i) create more than two accounts (one as a Coach and one as a Student) to access the Website, (ii) share your Login Credentials with any third party nor (iii) transfer your account to any third party. Chessreach is not responsible for any loss or damage caused by, or expense incurred by you as a result of, your failure to safeguard your Login Credentials. You agree that you shall not rent, resell, or remarket the Website, or provide access to the Services to any third party. We are not responsible for losses or damage caused by your failure to safeguard your login and password. Chessreach may terminate any Login Credentials in its sole discretion; You will not be entitled to create a new account to access the Website if your prior Login Credentials have been terminated by Chessreach.

Upon registering for our Services an account for Students may automatically be created for you. Please be advised that provision of your photo is not an obligatory term to use our Services. You may edit your account with additional information at your sole discretion. Additional information may help you to get more from the Services, for instance, finding a necessary coach. At the same time, you are not required to provide additional information, not specifically necessary for the registration, it is your choice. The security of any personal data you choose to share within your account is subject to our [Privacy Policy](#).

Upon registering for our Services a profile for Coaches is automatically created for you. Please be advised that provision of your photo is an obligatory term to use our Services. You may edit your profile with additional information at your sole discretion. Additional information may help you to get more from the Services, for instance, finding students. At the same time, you are not required to provide additional information, not specifically necessary for the

registration. Therefore, it is your choice whether to include additional data to your profile, or not, such as country, language skills, education and work experience. The security of any personal data you choose to share within your account is subject to our [Privacy Policy](#).

3.3. Direct Interactions

Chessreach does not take part in direct interactions between Students and Coaches except when we consider it advisable:

- a. to ensure compliance with these Terms;
- b. to improve our Services; or
- c. as stated in our [Refund and Payment Policy](#).

Chessreach does not have control over transactions between Users except as stated in our [Refund and Payment Policy](#). Chessreach does not control Coach services provided by Coaches, any reviews or ratings provided by Users, nor of the actions or omissions whatsoever of any User.

Students acknowledge and agree that they will not hire Coaches for work outside of Website.

3.4. Representations and Warranties

Coach-Specific Representations.

Terms:

Coach Session – session when Coach connected with the Student

Coach Package – List of services which Coach can provide.

If you utilize the Services as a Coach,

- (i) You represent and warrant that for each provided Coach Session or a Coach Package you have the right to provide services contained in such Coach Session or a Coach Package for the purposes of these Terms and that you are capable of fulfilling any offers contained in such Coach Session or a Coach Package.
- (ii) You warrant that you will not contact Students (Parents) to propose your coach packages directly to them outside of Website.
- (iii) You warrant that you will keep all your Coach Packages up to date on the Website by notifying Chessreach of any changes that would affect the accuracy of such Coach Packages.
- (iv) You hereby grant to Chessreach and its Users, the right to view and distribute your Coach Packages without restriction and you acknowledge that your Coach Packages may be widely disseminated and viewed by large numbers of people.

- (v) You acknowledge and agree that Chessreach may display advertisements on the Services in connection with your Coach Packages without any payment obligation to you.
- (vi) You agree to use good faith efforts to provide Students a professional-quality coaching experience.
- (vii) You are legally eligible to provide coaching in the jurisdiction where you provide coaching.
- (viii) You have complied and will comply with all laws and regulations that are applicable to you; and
- (ix) You operate an independent enterprise with respect to which you have obtained all business licenses and permits necessary to legally provide coaching services.

Student-Specific Representations.

If you utilize the Website as a Student or Parent, (i) You agree to honor the commitments you make to the Coach via the Website; (ii) You agree that you will not circumvent or manipulate our fee structure, the billing process, or fees owed to Chessreach or the Coach; fail to deliver payment for items purchased by you from the Coaches; and (iii) You agree to use good faith efforts to interact with Coach online for the Coach Sessions.

3.6. Coach's Ranking

Chessreach uses many pieces of information in order to show the Coach that best match a Student's preferences to a Student. The order in which Coaches are displayed depends on a number of factors including, but not limited to, the following - in no particular order:

- the subject the Student is searching for;
- the country of the Student;
- the language that a Student is viewing the Website in;
- the time zone of the Student;
- the overlap in working hours between the Coach and Student's time zones;
- the overall availability of time slots on a Coach's calendar;
- the past performance of a Coach in helping their Students to achieve their learning goals
- the quality and completeness of a Coach's profile, including their Introduction video;
- how responsive a Coach is to Students messages;
- the Student reviews of Coach's profile;
- the Students rating of individual lessons;
- prior learning history of a Student on the Website.

3.9. Limits

While using the Services, you agree that you will:

- a. Comply with all applicable laws, including, without limitation, privacy laws, intellectual property laws, anti-spam laws, tax laws etc.;
2. Provide accurate information to us and keep it updated;
3. Use the Services and Website in a manner that is lawful, relevant and proper to the applicable laws.

Any use of the Website that Chessreach, in its sole discretion, found inappropriate and/or offensive may result in suspension and/or termination of a User with or without notice.

While using the Services, you agree that you shall not manipulate the price of any goods or services offered within the Services, in any manner. Furthermore, you shall not disrupt or otherwise interfere in any way with any other User's use of the Services. By accessing our Services or any chat room, online discussion forum, or other Service provided through our Website that allow Users to communicate to other Users ("Public Areas").

You agree to be abided by the following standards of conduct and You agree that You will not, and will not authorize or facilitate any attempt by another person to use our Website to:

1. Transmit any Content that is unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, offensive, obscene, pornographic, lewd, lascivious, or otherwise objectionable, as determined by Chessreach;
2. Circumvent or manipulate our fee structure, the billing process, or fees owed to Chessreach or the Coach; fail to deliver payment for items purchased by you, unless the Coach of such Coach Package has materially changed the package's description, a clear typographical error is made, or you cannot reach the Coach;
3. Fail to deliver Coach Packages purchased from you, unless the Student or Parent fails to meet the posted terms, or you cannot reach the Student or Parent;
4. Manipulate the price of any item or interfere with other Users' Listings;
5. Use a name or language that Chessreach, in its sole discretion, deems offensive;
6. Post false, inaccurate, misleading, defamatory, or libelous content (including personal
7. data);
8. Post hateful or racially or ethnically objectionable Content;
9. Post Content which infringes another's copyright, trademark or trade secret;
10. Advertise or offer to sell any goods or services for any commercial purpose through the Service which are not relevant to the services offered through the Service;
11. Post unsolicited advertising or unlawfully promote products or services;
12. Take any action that may undermine the feedback or ratings system when it becomes available (such as displaying, importing or exporting feedback information from the Website or using it for purposes unrelated to Chessreach);

13. Harass, threaten or intentionally embarrass or cause distress to another user, person or entity.
14. Impersonate another person;
15. Promote, solicit, or participate in any multi-level marketing or pyramid schemes;
16. Exploit children under 18 years of age;
17. Engage in disruptive activity such as sending multiple messages in an effort to monopolize your position;
18. Adapt, alter, license, sublicense or translate the Service for your own personal or commercial use;
19. Introduce viruses, worms, Trojan horses and/or harmful code to the Website;
20. Obtain unauthorized access to any computer system through the Website;
21. Transfer your Chessreach account (including feedback) and Login Credentials to another party without our consent;

22. Harvest or otherwise collect information about Users, including email addresses, without their consent;
23. Invade the privacy of any person, including but not limited to posting personally identifying or otherwise private information about a person without their consent (or their parent's consent in the case of a child under 18 years of age);
24. Solicit personal data from children under 18 years of age;
25. Violate any federal, state, local, or international law or regulation;
26. Encourage conduct that would constitute a criminal or civil offense.

All submissions made to Public Areas will be public, and Chessreach will not be responsible for the action of other Users with respect to any information or materials posted in Public Areas.

4. WEBSITE CONTENT

Users have a personal, non-transferable, non-exclusive right to access and use the Content of this Website subject to these Terms. The "Content" means all information, text, materials, images, data, links, software, or other material accessible through the Website or Services, whether created by us or provided by another person for display on the Website or through the Services. The Content may contain typographical errors, other inadvertent errors or inaccuracies. We reserve the right to make changes to document names and content, descriptions or specifications of products or services, or other information without obligation to issue any notice of such changes. You may view, copy, download, and print Content that is available on this Website or through the Services, subject to the following conditions:

- a. The Content may be used solely for internal informational purposes. No part of this Website or its Content may be reproduced or transmitted in any form, by any means, electronic or mechanical, including photocopying and recording for any other purpose;
- b. The Content may not be modified;
- c. Copyright, trademark, and other proprietary notices may not be removed.

Nothing contained on this Website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use this Website or any Content displayed on this Website, through the use of framing or otherwise, except: (a) as expressly permitted by these Terms; or (b) with our prior written permission or the permission of such third party that may own the trademark or copyright of material displayed on this Website.

5. CONTENT SUBMITTED BY USERS

We are not responsible or liable for the conduct of Users or for views, opinions and statements expressed in Content submitted for public display through our Website. We do not prescreen information posted online. We are acting as a passive conduit for such distribution and may not be responsible for Content. Any opinions, advice, statements, services, offers, or other information in Content expressed or made available by Users are those of the respective author(s) or distributor(s) and not of Chessreach. We neither endorse nor guarantee the accuracy, completeness, or usefulness of any such Content. You are responsible for ensuring that Content submitted to this Website is not provided in violation of any copyright, trade secret or other intellectual property rights of another person or entity. You shall be solely liable for any damages resulting from any infringement of copyrights, trade secret, or other intellectual property rights, or any other harm resulting from Your uploading, posting or submission of Content to this Website.

We have the right, but not the obligation, to randomly monitor Content submitted to our Website through an online discussion forum or chat room, to determine compliance with these Terms and any other applicable rules that we may establish, as well as for the purpose of Services' improvement. We have the right in our sole discretion to edit or remove any material submitted to or posted through this Website. Without limiting the foregoing, we have the right to remove any material that Chessreach, in its sole discretion, finds to be in violation of these Terms or otherwise objectionable, and You are solely responsible for the Content that You post to this Website.

If you believe that your intellectual property rights have been infringed, please submit your complaint to legal@chessreach.com. You may report all types of intellectual property claims including, but not limited to, copyright, trademark, and patent claims. We respond quickly to the concerns of rights owners about any alleged infringement, and we terminate repeat infringers in appropriate circumstances.

Lobbying. Federal law restricts lobbying activities by tax-exempt organizations. "Lobbying" includes certain activities intended to influence legislation. Content posted by Users does not constitute lobbying by Chessreach but may constitute lobbying by You or an organization that You represent. You are responsible for complying with any applicable lobbying restrictions.

6. LINKS TO THIRD-PARTY WEBSITES

The Website may contain links to non- Chessreach websites. These links are provided to You as a convenience and/or ancillary for the Services use, and Chessreach is not responsible for the content of any linked website. Any non- Chessreach website accessed from the Services is independent from Chessreach, and Chessreach has no control over the content of that website. In addition, a link to any non- Chessreach website does not imply that Chessreach endorses or accepts any responsibility for the content or use of such website. Use of any third-party website is subject to its terms of service and privacy policy. We request that our Users exercise caution and good judgment when using third-party websites.

7. ADVERTISEMENT

We will not include your content in advertisements for the products and services of third parties to others without your separate consent.

Chessreach may run advertisements and promotions from third parties on the Website. Your correspondence or business dealings with, or participation in promotions of advertisers other than Chessreach found on or through the Website, including payment and delivery of related goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and such advertiser. Chessreach is not responsible or liable for any loss or damage of any sort incurred as the result of any such dealings or as the result of the presence of such non- Chessreach advertisers on the Website.

8. NO IMPLIED ENDORSEMENTS

In no event shall any reference to any third party or third-party product or service be construed as an approval or endorsement by Chessreach of that third party or of any product or service provided by a third party. Likewise, a link (including without limitation external websites that are framed by the Services as well as any advertisements displayed in connection therewith) to any third-party website does not imply that we endorse or accept any responsibility for the content or use of such a website. Chessreach does not endorse, warrant or guarantee any product or service offered by any third party through an online discussion forum or chat room accessible through this Website and will not be a party to or in any way monitor any transaction involving any third-party providers of products or services. As with the purchase of a product or service through any medium or in any environment, you are responsible for exercising appropriate judgment and caution.

9. SCOPE OF SERVICE

Chessreach maintains this Website as a service to the user community that visits the Website subject to these Terms. You are responsible for obtaining and paying for any equipment and Internet service necessary to accessing our Services. We may alter, suspend, or discontinue this Website or the Services in whole or in part, at any time and for any reason, without notice. The

Services may also periodically become unavailable due to maintenance or malfunction of computer equipment or for other reasons. We may provide access to third party services and products from time to time or to our own products or Services. You acknowledge that the Website and any mobile applications are evolving and that the form and nature of the Website or mobile applications, including the Services, may change from time to time without notice to you.

10. RELATIONS BETWEEN CHESSREACH AND USERS

The Services are not an employment service and Chessreach does not serve as an employer of any User unless separately subject to a signed, written employment contract signed by both the User and Chessreach. Users may use Chessreach Services only for the purpose of to provide coaching to or receive coaching from other Users using the Services and subject to these Terms.

As such, Chessreach will not be liable for any tax or withholding, including but not limited to unemployment insurance, employer's liability, workers' compensation insurance, social security or payroll withholding tax in connection with your use of Services or Users' services. You understand and agree that if Chessreach is found to be liable for any tax or withholding tax in connection with your use of Users' services, then you will immediately reimburse and pay to Chessreach an equivalent amount, including any interest or penalties thereon.

In all cases of use of this Website, Users are acting as independent contractors and not as Chessreach's or any other party's employee, agent, franchisee or servant. Accordingly, you will be solely responsible for all costs incurred by you or your organization. You shall not hold yourself out as having authority to make contracts or promises on behalf of Chessreach. No User is entitled to participate in any Chessreach vacation, group medical or life insurance, disability, profit sharing or retirement benefits, or any other fringe benefits or benefit plans offered by Chessreach to its employees.

The Services provide connection to Coaches who are willing to be engaged by Students and Parents as independent contractors. As independent contractors, each Coach decides when and how often the Coach will be available to provide coaching to Students (except that inactivity for 180 consecutive days may result in deletion of a Coach's account). Each Coach controls the methods, materials, content and all aspects of the Coach's lessons. Any sample coaching packages or instructional materials that may be made available to Coaches are for a Coach to review or not review and to use or not use in the Coach's sole discretion. The Services allow Coaches to create subject- specific coaching packages for certain number of hours that may occur over a number of coaching sessions (each session individually a "Coach Session). Students are responsible for selecting the right Coach for their needs. Students should review and investigate each Coach's self-reported credentials, education, and experience, as well as reviews from other Parents and/or Students. All coaching sessions should be supervised by a responsible adult. Each Coach has the sole discretion to accept or decline or continue or discontinue a coaching relationship with any Student.

As independent contractors, a Coach may, at the Coach's own expense, employ or engage the services of such employees, subcontractors, partners or agents, as the Coach deems advisable to perform the Services (collectively, the "Assistants"). The Assistants are not and shall not be employees of Chessreach, and the Coach shall be wholly responsible for the performance and conduct of the Assistants and for compliance with all laws applicable to any Assistants.

Coaches may and in fact are expected to perform services for others or do other types of work (either as an independent contractor or employee or other) while these Terms are in effect, including with Chessreach's competitors if desired, provided that such other activities do not require Coach to violate the Terms.

11. ASSIGNMENT

You may not assign or transfer these Terms in whole or in part to any third party. These Terms shall bind and inure to the benefit of the parties to these Terms and their respective successors, permitted transferees, and permitted assigns.

12. FEEDBACK

You acknowledge and agree that we may provide you with a mechanism to provide feedback, suggestions, and ideas, if you choose, about our Services (the "**Feedback**") and public feedback from Users with whom you have transacted.

Feedback regarding Chessreach. By submitting any Feedback you provide us a written consent to use your Feedback in improvement and promoting the Services; you agree that submitting a Feedback is gratuitous, unsolicited and without restriction and will not place us under any fiduciary or other obligation, and that we are free to use the Feedback without any additional compensation to you, and/or to disclose the Feedback on a non-confidential basis or otherwise to anyone.

You further acknowledge that, by accepting your Feedback submission, Chessreach does not waive any rights to use similar or related ideas previously known to Chessreach, or developed by its employees, or obtained from sources other than you. You agree that we may, in our sole discretion, use the Feedback you provide to us in any way, including in future enhancement and modifications to our Services. You hereby grant to us and our assigns a perpetual, worldwide, fully transferable, sublicensable, irrevocable, royalty free license to use, reproduce, modify, create derivative works from, distribute, and display the Feedback in any manner for any purpose, or without it in any media, software, or technology of any kind now existing or developed in the future, without any obligation to provide attribution or compensation to you or any third party.

Feedback Regarding Users. You acknowledge that feedback results for you may consist of comments and ratings left by other Users and that Chessreach may calculate a composite

feedback number based on these individual ratings. Coaches agree to be rated by Students along several criteria, as determined by Chessreach. Chessreach provides its automatic feedback and rating system as a means through which Users can express their opinions publicly, and Chessreach does not monitor or censor these opinions or investigate any remarks posted by Users for accuracy or reliability unless a User brings the posting to Chessreach's attention. You may be held legally responsible for damages suffered by other Chessreach Users or third parties as a result of these remarks if a court finds that these remarks are legally actionable or defamatory. Chessreach is not legally responsible for any feedback or comments posted or made available on this Website by any Users or third parties, even if that information is defamatory or otherwise legally actionable. You agree to report violations or abuses of our rating and feedback system immediately by contacting Customer Service.

13. NOTIFICATIONS

Unless you otherwise indicate in writing, Chessreach will communicate with you by email, regular mail or by posting communications on this Website. You consent to receive communications from us electronically and you agree that these electronic communications satisfy any legal requirement that such communications be in writing. You will be considered to have received a communication when we send it to the email address you have provided to Chessreach on this Website, or when we post such communication on this Website. You should keep your email address updated on this Website, and you should regularly check this Website for postings. If you fail to respond to an email message from Chessreach regarding violation, dispute or complaint within 2 (two) business days, we will have the right to terminate or suspend your use of Services. All notices to Chessreach intended to have a legal effect concerning these Terms must be in writing and delivered either in person or by means evidenced by a delivery receipt, to the following address: 110 W 79th St, storefront, NY 10024

To stop receiving specific communications from Chessreach, please, submit a notification to us by email at support@chessreach.com in order to change the types and frequency of such communications.

14. TERMINATION

Other than Coaches, we may terminate any User's access to our Website in our sole discretion, for any reason and at any time, with or without prior notice. It is our policy to terminate Users who violate these Terms, as deemed appropriate in our sole discretion.

We may terminate a Coach's use of the Services (a) immediately for failure to comply with the Terms; (b) for other cause, including, but not limited to, sexual or other unwelcome harassment, threats or intimidation, fraud, falsification of documents or qualifications; or (c) upon 30 days' advance written notice for any reason.

We may also delete or ban access to or use of all related information and files. Chessreach will not be liable to Users or any third-party for any modification, suspension, or termination of the Service, or loss of related information.

You may delete your account/profile at any time. In case you are not using your Chessreach account or profile for more than 180 (one hundred eighty) days following the last payment (and held no lessons (no scheduled and no confirmed for the last 180) and/or received no payment), it will be considered expired and gets deactivated and your remaining balance will be expired. Any remaining balance will be irreversibly lost and nonrefundable.

Even after your right to use the Services is terminated or suspended, these Terms will remain enforceable against you.

15. INTELLECTUAL PROPERTY RIGHTS

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16. COPYRIGHT INFRINGEMENT. DMCA NOTICE

Since we respect content owner rights, it is Chessreach's policy to respond to alleged infringement notices that comply with the Digital Millennium Copyright Act of 1998 ("DMCA"). If you believe that any materials on our Services infringe your copyright, you may request that they be removed. Please notify Chessreach's copyright agent as set forth in the DMCA. For your complaint to be valid under the DMCA, your request must bear a signature (or electronic equivalent) of the copyright holder or an authorized representative and must include the following information:

1. An electronic or physical signature of a person authorized to act on behalf of the copyright owner;
2. Identification of the copyrighted work that you claim has been infringed;
3. Identification of the material that is claimed to be infringing and where it is located on the Website;
4. Information reasonably sufficient to permit Chessreach to contact you, such as your address, telephone number, and email address;
5. A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or law; and
6. A statement, made under penalty of perjury, that the above information is accurate, and that you are the copyright owner or are authorized to act on behalf of the owner.

The above information must be submitted to the following DMCA Agent: Attn: DMCA Notice Chessreach, LLC.

Address: 110 W 79th St, storefront, NY 10024. Email: legal@chessreach.com

Under federal law, if you knowingly misrepresent that online material is infringing, you may be subject to criminal prosecution for perjury and civil penalties, including monetary damages, court costs, and attorney's fees.

Please note that this procedure is exclusively for notifying Chessreach and its affiliates that your copyrighted material has been infringed. The preceding requirements are intended to comply with Chessreach's rights and obligations under the DMCA, including 17 U.S.C. §512(c), but do not constitute legal advice. It may be advisable to contact an attorney regarding your rights and obligations under the DMCA and other applicable laws.

In accordance with the DMCA and other applicable laws, Chessreach may also at its sole discretion limit access to the Service and/or terminate the accounts of any Users who infringe any intellectual property rights of others, whether or not there is any repeat infringement.

17. CONFIDENTIALITY

You may obtain direct access via the use of the Services to certain confidential information of Chessreach, its affiliates or Users, including but not limited to personally identifiable information, technical, contractual, product, program, pricing, marketing and other valuable information that should reasonably be understood as confidential (“Confidential Information”). You agree to hold Confidential Information in strict confidence and not use the Confidential Information except for the purposes set forth in these Terms and not disclose such confidential information to any third party. All right, title and interest in the Confidential Information remains with Chessreach, its affiliates and its Users.

No obligation is imposed upon you with respect to Confidential Information that you can establish by legally sufficient evidence: (a) you possessed prior to your receipt from Chessreach, without an obligation to maintain its confidentiality; (b) is or becomes generally known to the public through no act or omission by you, or otherwise without violation of the Terms; (c) you obtained from a third party who had the right to disclose it, without an obligation to keep such information confidential; (d) you independently developed without the use of Confidential Information and without the participation of individuals who have had access to it, or (e) in response to a valid order by a court or other governmental body, or as otherwise required by law, or as necessary to establish the rights of either party under these Terms and as disclosed after prior notice to Chessreach adequate to afford Chessreach the opportunity to object to the disclosure.

18. DISCLAIMER OF WARRANTY

Use of the Services is entirely at your own risk. Chessreach disclaims all liability in connection with any interactions, correspondence, transactions, and other dealings that you have with any third parties, including without limitation Students, Parents or Coaches found on or through the Website (including on or via linked websites or advertisements) are solely between you and the third party (including issues related to the content of third-party advertisements, payments, services, delivery of goods, warranties (including product warranties), privacy and data security, and the like. Under no circumstances will we be liable for any loss or damage caused by your reliance on information in any content on this Website. It is your responsibility to evaluate the accuracy, completeness or usefulness of any information, opinion, advice or other content available through this Website.

You acknowledge that the Website and all Services, text, images, and other information on or accessible from this Website are provided "as is" and are based in part on listings provided by coaches, which are not verified by Chessreach, and that any coach packages, listings or other content acquired through the use of the Website is at your sole risk and discretion. Chessreach

and its affiliates and licensors are not liable or responsible for any results generated through the use of the Website. We provide no warranty of any kind, either express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose, and non-infringement. Specifically, but without limitation, Chessreach does not warrant that: (i) the information available on this Website is free of errors; (ii) the functions or services (including but not limited to mechanisms for the downloading and uploading of content) provided by this Website will be uninterrupted, secure, or free of errors; (iii) defects will be corrected, or (iv) this Website or the server(s) that makes it available are free of viruses or other harmful components. Neither Chessreach nor its affiliates or licensors is responsible for the conduct, whether online or offline, between users.

In addition, notwithstanding any feature a Student or Parent may use to expedite Coach selection, each Student or Parent is responsible for selecting their Coach and negotiating a contract and Chessreach does not warrant any goods or services purchased by a Student or Parent and does not recommend any particular coach. Chessreach does not provide any warranties or guarantees regarding any coach's professional accreditation, registration or license.

Chessreach expressly disclaims any liability or claims that may arise between Users of its Services. You are solely responsible for your interactions with all other Users and any disputes that arise from those interactions with other Users. Chessreach is not obliged but may attempt to assist in resolving disputes between Users.

19. LIMITATION OF LIABILITY

(a) Disclaimer. In no event shall Chessreach be liable to any user of this Website or any other person or entity for any direct, indirect, special, incidental, consequential or exemplary damages (including, but not limited to, damages for loss of profits, loss of data, loss of use, or costs of obtaining substitute goods or services) arising out of the use, inability to use, unauthorized access to or use or misuse of the Website or any information contained thereon, whether based upon warranty, contract, tort (including negligence), or otherwise, even if has been advised of the possibility of such damages or losses.

(b) Limitation. You agree Chessreach's total cumulative liability in connection with these Terms, the Website, the Software, the Services, the Content, or any listing or services whether in contract, tort, or otherwise, shall not exceed the amounts, if any, you paid in commissions to Chessreach for the Services in the then- prior three months.

(c) Waiver of Class Action. Any claims brought by you or Chessreach must be brought in that party's individual capacity, and not as a plaintiff or class member in any purported class or representative proceeding.

20. EXCLUSIONS

Some jurisdictions do not allow the exclusion of certain warranties or the limitation or exclusion of liability for incidental or consequential damages. Accordingly, some of the above limitations may not apply to you.

21. INTERNATIONAL

This Website may be accessed from countries other than the United States. This Website and the Services may contain products or references to products that are only available within the United States and U.S. territories. Any such references do not imply that such products will be made available outside the United States.

If you access and use this Website outside the United States, you are responsible for complying with all applicable local laws and regulations.

We make no representation that information on this Website is appropriate or available for use outside the United States. Those who choose to access this Website from outside the United States do so on their own initiative and at their own risk.

22. EXPORT CONTROL

The laws of the United States of America prohibit the transmission, export and re-export of certain products, services, downloadable software and data (technical data) to particular persons, territories and foreign states. Nothing from the Services may be exported, in any way, in violation of United States law.

United States export control regulations prohibit U.S. businesses, such as Chessreach, from offering services to users in specific sanctioned regions.

In order to comply with these regulations, it is not allowed for users in the following areas to access all or certain parts of our Website:

- Iran,
- Sudan,
- Crimea,
- Cuba,
- Syria,
- North Korea.

Depending on your exact location, you may encounter an IP or payment purchase block when attempting to enroll in or otherwise access our Website.

23. INDEMNIFICATION

By using the Services, you agree to indemnify, hold harmless and defend Chessreach and its subsidiaries, affiliates, shareholders, officers, directors, agents, licensors, suppliers, other partners, employees, and representatives from any claims, damages, losses, liabilities, and all costs and expenses of defense, including but not limited to, attorneys' fees, resulting directly or indirectly from a claim by a third party that arises in connection with Your use of the Services, including but not limited to (a) acts and/or omissions on or off the Website; (b) violation of any rights of another, including without limitation any alleged infringement of intellectual property or other right of any person or entity relating to the Website; (c) breach of these Terms; (d) disputes with or between other Users; (e) use and/or misuse of the Website, including without limitation any information, content and/or materials thereon; (f) violation of any applicable law or regulation; (g) inaccurate, untimely, incomplete or misleading User information, including without limitation with respect to registration, profile or eligibility; (h) misstatements and/or misrepresentations; (i) use of links to third party websites, including without limitation such websites' availability, terms of use, privacy policy, information, content, materials, advertising, products and/or services; (j) User information and any acts or omissions with respect to such User information; (k) use of any information in third-party reports; (l) use of third-party payment processing services; (m) use of phone support services; and/or (n) use of any services or products or any contracts or arrangements made or provided based on information, content and/or materials obtained on or through the Website. You further agree that you will cooperate as requested by Chessreach in the defense of such claims. Chessreach reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by Users, and you shall not, in any event, settle any claim or matter on behalf of Chessreach without the written consent of Chessreach.

In the event that you have a dispute with one any User/s, you hereby release Chessreach (and its officers, directors, agents, investors, subsidiaries, employees, contractors and any other third parties related to the Services) from any and all claims, demands, or damages (actual or consequential) of every kind, known and unknown, arising out of or in any way related with such disputes.

If you are a California resident, you waive California Civil Code Section 1542, which says: “ A general release does not extend to claims that the creditor or releasing party does not know or suspect to exist in his or her favor at the time of executing the release and that, if known by him or her, would have materially affected his or her settlement with the debtor or released party.”

24. DISPUTE RESOLUTION

Any dispute arising out of consumer claims shall be finally resolved by individual arbitration before a single arbitrator conducted in the English language in Delaware, USA under the Commercial Arbitration Rules of the American Arbitration Association (AAA).

All disputes arising out of or relating to these Terms shall be finally resolved by individual arbitration. The arbitration will be conducted in Delaware, USA, except that a Coach, residing in the US, may elect to have the arbitration conducted at a location of Chessreach choice no more than 160 kilometers from the Coach's residence. The individual arbitration must be before a single arbitrator conducted in the English language under the Commercial Arbitration Rules of the American Arbitration Association (AAA).

Any arbitration under these Terms will be between an individual User and Chessreach. To the fullest extent permitted by applicable law, and except as expressly provided below, you and Chessreach expressly waives any entitlement to resolve disputes in court or on a class, collective or representative basis. You and Chessreach shall appoint as sole arbitrator a person mutually agreed by You and Chessreach or, if You and Chessreach cannot agree within thirty (30) days of either party's request for arbitration, such single arbitrator shall be selected by the AAA upon the request of either party.

The parties shall bear equally the cost of the arbitration except (a) to the extent prohibited by applicable law; (b) that if the arbitrator determines that costs unique to arbitration (i.e., filing, administration and arbitrator's fees) would preclude a Coach from asserting a claim in arbitration, the arbitrator may require Chessreach to pay a greater share of such costs unique to arbitration; and (c) the prevailing party shall, to the extent permitted or required by applicable law, be entitled to an award of reasonable attorneys' fees and costs incurred in connection with the arbitration in such an amount as may be determined by the arbitrator.

All decisions of the arbitrator shall be final and binding on both parties and enforceable in any court of competent jurisdiction. Notwithstanding this, application may be made to any court general release does not extend to claims that the creditor or releasing party does not know or suspect to exist in his or her favor at the time of executing the release and that, if known by him or her, would have materially affected his or her settlement with the debtor or released party." for a judicial acceptance of the award or order of enforcement. Notwithstanding the foregoing, Chessreach shall be entitled to seek temporary injunctive relief, security or other equitable remedies from the United States District Court for the District of Delaware or any other court of competent jurisdiction.

25. GOVERNING LAW

These Terms shall be governed by the laws of the State of Delaware, USA, excluding: the United Nations Convention on Contracts for the International Sale of Goods; the 1974 Convention on the Limitation Period in the International Sale of Goods; and the Protocol amending the 1974 Convention, done at Vienna April 11, 1980; provided, however, that to the fullest extent permissible under law the Federal Arbitration Act (9 U.S.C. § 1 et seq.) shall govern Section 24 of these Terms (entitled Dispute Resolution).

26. NON-SOLICITATION

Without limitation, the Services may not be used to solicit for any other business, website or service. You may not solicit, advertise for, or contact in any form Users for employment, contracting, or any other purpose not related to the Service facilitated through Chessreach without express written permission from Chessreach.

You may not use the Service to collect usernames and/or email addresses of Users by electronic or other means without the express prior written consent of Chessreach.

27. HEADINGS

The headings and captions used in these Terms are used for convenience only and are not to be considered in construing or interpreting these Terms.

28. ENTIRE AGREEMENT. SEVERABILITY

These Terms, together with any amendments and any additional agreements you may enter into with Chessreach in connection with the Services, shall constitute the entire agreement between you and Chessreach concerning the Services. If any part of these Terms is held to be unlawful, void, or unenforceable, that part will be deemed severable and shall not affect the validity and enforceability of the remaining provisions.

29. CONTACTS

For additional information and in case you have any questions about these Terms, please contact legal@chessreach.com.