

Coachable Legal Bundle

Terms of Service, Privacy Policy, Disclaimer, Refund Policy,
Children's Privacy Notice, and Digital Content License

Prepared for Coachable, LLC

Website: <https://www.coachable.online>

Contact: support@coachable.online

Address: Coachable, LLC

30 N Gould St Ste N

Sheridan, WY 82801

Draft date: March 11, 2026

Document Set	Includes Terms, Privacy, Disclaimer, Refund, Children's Privacy, and Digital License
--------------	--------------------------------------------------------------------------------------

Contents

1. Terms of Service
2. Privacy Policy
3. Disclaimer
4. Refund and Cancellation Policy
5. Children's Privacy Notice
6. Digital Content License

1. Terms of Service

Last updated: March 11, 2026

1.1 Acceptance of Terms

These Terms of Service ("Terms") govern your access to and use of the Coachable website, applications, downloadable materials, and related services (collectively, the "Platform"). By accessing or using the Platform, you agree to be bound by these Terms. If you do not agree, do not use the Platform.

1.2 Who We Are

The Platform is owned and operated by Coachable, LLC ("Coachable," "we," "us," or "our"). Coachable may provide the Platform through its website, hosted pages, downloads, emails, and future mobile or web-based applications.

1.3 What Coachable Provides

Coachable is an educational and wellness-support platform that may include printable or digital workbooks, emotional regulation tools, parent-support materials, character-based educational content, and other resources designed to support learning, self-reflection, and skill-building.

1.4 Platform Role and Independent Providers

Coachable provides an online platform that allows users to access educational resources and, in some cases, connect with independent providers who may offer sessions, coaching, educational guidance, or related services. Coachable does not employ, supervise, or control providers who offer services through the Platform. Providers are independent professionals who operate at their own discretion and are solely responsible for the services they provide. Coachable does not guarantee the qualifications, licensing status, experience, availability, or suitability of any provider. Users are responsible for evaluating whether a provider is appropriate for their needs. Any agreements, communications, or transactions between a user and a provider are solely between those parties, except where the Platform explicitly states that Coachable is directly providing the service. To the maximum extent permitted by law, Coachable is not responsible for the acts, omissions, advice, services, or conduct of any provider, including any scheduling issues, cancellations, session outcomes, or payment disputes that occur outside the Platform. Use of provider services arranged through the Platform is voluntary and at the user's own risk.

1.5 Not Therapy, Medical Care, or Crisis Services

Coachable does not provide therapy, psychiatry, psychology, medical care, clinical treatment, diagnosis, or crisis response services. Content on the Platform is for educational and informational purposes only and is not a substitute for advice, diagnosis, or treatment from a licensed professional.

If you believe you or another person may be in danger, are experiencing a mental health emergency, or need urgent medical help, call 911 or your local emergency services immediately and seek in-person assistance from a qualified professional.

1.6 Eligibility

You must be at least 13 years old to create an account or make purchases on the Platform. Users between the ages of 13 and 17 may use the Platform as teen users. We encourage involvement or awareness from a parent or legal guardian where appropriate. Users under the age of 13 may not create accounts. If a parent or legal guardian chooses to access Coachable materials or content with a younger child outside of an account, the parent or guardian is solely responsible for supervision, permissions, and compliance with these Terms.

Users who are 18 years of age or older may create accounts, access the Platform, and purchase services or products independently. By using the Platform, adult users confirm that they have the legal capacity to enter into these Terms and are responsible for their own use of the Platform and any purchases made through their account. Coachable may introduce additional child or family account types in future versions of the Platform.

By creating an account, you represent that you meet the age requirements described in these Terms.

1.7 Accounts and Security

You agree to provide accurate, current, and complete information and to keep that information updated. You are responsible for maintaining the confidentiality of your login credentials and for all activity that occurs under your account. Notify us promptly if you suspect unauthorized access or a security breach.

1.8 Payments, Subscriptions, and Renewals

Some parts of the Platform may be paid, subscription-based, or sold as one-time digital purchases. By placing an order, you represent that you are authorized to use the selected payment method and authorize us or our third-party payment processor, such as Stripe, to charge the applicable fees, taxes, and renewal amounts as disclosed at checkout.

If Coachable offers recurring subscriptions, those subscriptions will renew automatically until canceled before the next billing date unless applicable law requires otherwise. We may change pricing, billing intervals, product features, or package structure on reasonable notice.

1.9 Refunds and Chargebacks

Refunds, credits, and cancellation rules are governed by the Refund Policy included in this bundle, unless a different policy is clearly presented at checkout. Filing a false chargeback, using purchased content after receiving a refund, or otherwise abusing the payment process may result in account suspension or legal recovery efforts.

1.10 Intellectual Property

All Platform content, including text, workbooks, designs, characters, illustrations, branding, graphics, templates, logos, downloads, and audiovisual materials, is owned by Coachable, LLC or its licensors and is protected by copyright, trademark, and other intellectual property laws. Except for the limited personal-use license expressly granted in these Terms and the Digital Content License, no rights are transferred to you.

1.11 Limited License

Subject to your compliance with these Terms, Coachable grants you a limited, revocable, non-exclusive, non-transferable, non-sublicensable license to access and use the Platform and purchased or free materials for your own personal, household, or internal classroom-style use as permitted by the applicable product description. Commercial resale, mass distribution, sublicensing, white-label use, or posting full paid materials publicly is prohibited unless Coachable gives written permission.

1.12 User Conduct

- use the Platform in violation of any law or regulation;
- copy, scrape, reproduce, republish, or commercially exploit the Platform except as expressly allowed;
- upload malicious code, spam, or unlawful, abusive, threatening, infringing, or deceptive content;
- impersonate another person or misrepresent your identity or authority;
- interfere with the operation, security, or integrity of the Platform; or
- use the Platform to give professional advice on Coachable's behalf or imply a partnership, license, or endorsement that does not exist.

1.13 User Content and Feedback

If you submit reviews, comments, messages, ideas, suggestions, artwork, or other content to Coachable, you represent that you have the right to do so. Unless we expressly agree otherwise in writing, you grant Coachable a non-exclusive, worldwide, royalty-free license to use, reproduce, adapt, display, and distribute that content as needed to operate, improve, market, or support the Platform, subject to our Privacy Policy and any legal obligations.

1.14 Third-Party Services

The Platform may rely on or link to third-party services, including payment processors, email platforms, analytics tools, cloud hosts, embedded media, and social platforms. Coachable is not responsible for third-party services, sites, policies, downtime, content, or business practices. Your use of them may be subject to separate terms.

1.15 Platform Changes, Suspension, and Termination

We may update, change, suspend, restrict, or discontinue any part of the Platform at any time. We may also suspend or terminate your access if we reasonably believe you violated these

Terms, created risk for Coachable or others, or used the Platform in a fraudulent or abusive manner.

1.16 Disclaimer of Warranties

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE PLATFORM IS PROVIDED "AS IS" AND "AS AVAILABLE." COACHABLE DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AVAILABILITY, ACCURACY, AND THAT THE PLATFORM WILL BE ERROR-FREE, SECURE, OR UNINTERRUPTED.

1.17 Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, COACHABLE AND ITS OWNERS, MEMBERS, OFFICERS, EMPLOYEES, CONTRACTORS, LICENSORS, AND SERVICE PROVIDERS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF DATA, REVENUE, PROFITS, GOODWILL, OR BUSINESS OPPORTUNITY, ARISING OUT OF OR RELATED TO THE PLATFORM OR THESE TERMS.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, COACHABLE'S TOTAL AGGREGATE LIABILITY FOR ANY CLAIM ARISING OUT OF OR RELATING TO THE PLATFORM OR THESE TERMS WILL NOT EXCEED THE GREATER OF: (A) THE AMOUNT YOU PAID TO COACHABLE IN THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM; OR (B) \$100 USD.

1.18 Indemnification

You agree to defend, indemnify, and hold harmless Coachable and its affiliates, owners, team members, contractors, licensors, and service providers from and against claims, liabilities, damages, judgments, losses, and expenses, including reasonable attorneys' fees, arising out of or related to your use of the Platform, your content, your violation of these Terms, or your violation of any law or third-party right.

1.19 Dispute Resolution; Mediation and Arbitration

To the maximum extent permitted by law, any dispute, claim, or controversy arising out of or relating to these Terms, the Platform, or any services or products provided through Coachable will first be submitted to good-faith informal negotiations between the parties. If the dispute cannot be resolved through informal negotiation, the parties agree to attempt to resolve the dispute through mediation before a mutually agreed-upon mediator. If mediation does not resolve the dispute, the dispute shall be resolved by binding arbitration administered by the American Arbitration Association (AAA) under its applicable Consumer Arbitration Rules or Commercial Arbitration Rules, as determined by the nature of the claim. Any arbitration will be conducted on an individual basis only. To the maximum extent permitted by law, class actions, collective actions, representative actions, and class-wide arbitrations are waived. Each party waives the right to a trial by jury, except where such waiver is prohibited by law. Either party may seek temporary or preliminary injunctive relief in a court of competent jurisdiction to protect intellectual property rights or confidential information pending completion of

arbitration. Small claims disputes that qualify may be brought in small claims court on an individual basis. Judgment on any arbitration award may be entered in any court of competent jurisdiction in the State of Wyoming.

1.20 Governing Law and Venue

These Terms shall be governed by and interpreted in accordance with the laws of the State of Wyoming, without regard to its conflict-of-law principles, except to the extent superseded by applicable federal law or mandatory consumer protection laws. Subject to the arbitration provisions above, any legal action or proceeding arising out of or relating to these Terms, the Platform, or the relationship between you and Coachable shall be brought exclusively in the state or federal courts located in Sheridan County, Wyoming. You agree to submit to the personal jurisdiction of such courts and waive any objection based on improper venue or inconvenient forum.

1.21 Electronic Communications

You consent to receive notices, disclosures, receipts, account messages, legal updates, and other communications electronically, including by email, website posting, or in-app notification where available. You are responsible for keeping your contact information current.

1.22 Changes to These Terms

We may revise these Terms from time to time. Unless otherwise stated, changes become effective when posted. Your continued use of the Platform after the effective date of revised Terms constitutes acceptance of the revised Terms.

1.23 Contact

Questions about these Terms may be sent to support@coachable.online.

2. Privacy Policy

Last updated: March 11, 2026

2.1 Scope

This Privacy Policy explains how Coachable, LLC collects, uses, stores, shares, and protects information when you visit coachable.online, contact us, create an account, make a purchase, download materials, join a waitlist, subscribe to emails, or otherwise use the Platform.

2.2 Information We Collect

- contact information such as your name, email address, billing address, and customer-service communications;
- account information such as login details, preferences, saved progress, purchase history, and subscription status;
- transaction information such as order totals, payment status, refunds, and limited payment metadata provided by our payment processor;
- device and usage information such as IP address, browser type, operating system, referral source, page visits, clicks, and approximate location inferred from IP;
- content you choose to provide, including messages, feedback, workbook responses submitted through the Platform, survey responses, or uploaded files; and
- marketing preferences, waitlist entries, and email engagement data.

2.3 Information From Third Parties

We may receive information from third-party providers that help us operate the Platform, including payment processors, analytics providers, email tools, commerce platforms, hosting providers, customer support tools, and advertising or social media partners.

2.4 How We Use Information

- provide, operate, maintain, and improve the Platform;
- process purchases, subscriptions, refunds, and customer support requests;
- communicate with you about your account, purchases, updates, and policies;
- send marketing or promotional messages where permitted by law and subject to your preferences;
- analyze usage and performance, troubleshoot issues, and protect against fraud, abuse, or security incidents;
- enforce our agreements and comply with legal obligations; and
- create de-identified, anonymized, or aggregated insights that do not reasonably identify you.

2.5 Cookies and Similar Technologies

We and our service providers may use cookies, pixels, SDKs, local storage, and similar technologies to remember preferences, keep you logged in, measure traffic, understand how the platform is used, improve marketing, and support site functionality. You can often manage cookies through your browser settings, but disabling them may affect how the Platform works.

2.6 How We Share Information

- service providers that perform functions on our behalf, such as payment processing, email delivery, hosting, analytics, cloud storage, customer support, and site operations;
- professional advisors such as attorneys, accountants, insurers, and auditors where reasonably necessary;
- law enforcement, regulators, courts, or other parties when required by law, subpoena, court order, or to protect rights, safety, and security;
- a buyer, investor, lender, or successor in connection with a merger, financing, sale of assets, or similar transaction; and
- other parties with your direction or consent.

2.7 Data Retention

We retain information for as long as reasonably necessary to provide the Platform, maintain business and tax records, resolve disputes, enforce agreements, and comply with legal obligations. Retention periods may vary based on the type of information and applicable law.

2.8 Data Security

We use commercially reasonable administrative, technical, and organizational safeguards to protect information. No method of transmission or storage is completely secure, so we cannot guarantee absolute security.

2.9 Your Choices and Rights

Depending on where you live, you may have rights to access, correct, delete, or limit certain uses of your personal information, as well as rights to opt out of certain communications or marketing uses. To make a request, email support@coachable.online. We may need to verify your identity before responding. We will not discriminate against you for exercising applicable privacy rights.

2.10 Email and Marketing

You can unsubscribe from marketing emails using the unsubscribe link in the message or by contacting us. Even if you opt out of marketing, we may still send transactional or service-related communications, such as receipts, account notices, and policy updates.

2.11 Children's Information

Our handling of children's information is described further in the Children's Privacy Notice in this bundle. If we learn that we collected personal information from a child in a way that violates applicable law, we will take appropriate steps to delete or limit that information.

2.12 International Use

If you access the Platform from outside the United States, you understand that your information may be transferred to, processed in, and stored in the United States or other jurisdictions where our service providers operate. Those jurisdictions may have different data protection laws than your home country.

2.13 State-Specific Privacy Rights

Residents of certain U.S. states may have additional privacy rights under applicable state privacy laws. Depending on where you live, these rights may include the ability to request access to, correction of, or deletion of personal information, to limit certain uses of personal information, or to opt out of certain forms of data processing such as targeted advertising. Coachable will comply with applicable state privacy laws to the extent they apply to our business and operations. If you are a resident of a jurisdiction that provides specific privacy rights, you may submit a request by contacting us at support@coachable.online. We may need to verify your identity before responding to a request. If we engage in activities that require additional notices or opt-out mechanisms under applicable law, such as targeted advertising or certain forms of data sharing, we will provide the required disclosures and controls where appropriate.

2.14 Changes to this Privacy Policy

We may update this Privacy Policy from time to time. The latest version will be posted on the Platform with the revised effective date.

3. Disclaimer

Last updated: March 11, 2026

Coachable provides educational resources, general information, and self-guided tools. Coachable is not a medical provider, mental health provider, therapist, counselor, school, law firm, or emergency-response service. Nothing on the Platform is intended to diagnose, treat, cure, or prevent any medical or mental health condition, nor should it be treated as individualized professional advice.

The Platform may discuss emotional regulation, overstimulation, sensory experiences, parenting strategies, self-advocacy, habits, routines, communication, and related wellness topics. That content is general in nature and may not be appropriate for every person, situation, age group, family structure, or educational setting.

Providers using the Coachable Platform operate independently and are solely responsible for their services, scheduling, communications, and payment arrangements with clients.

You are solely responsible for how you use the information provided through Coachable. Always use your own judgment and, where appropriate, seek advice from qualified medical, mental health, educational, legal, or financial professionals.

If you are in crisis, believe a child is unsafe, suspect abuse, or need urgent care, contact emergency services or the appropriate authorities immediately.

To the maximum extent permitted by law, Coachable disclaims liability for actions taken or not taken based on content available through the Platform.

4. Refund and Cancellation Policy

Last updated: March 11, 2026

This Refund and Cancellation Policy applies to purchases made directly from Coachable through the Platform unless a different policy is clearly stated at checkout for a specific product, service, or promotional offer.

4.1 Digital Products

Because many Coachable products are digital and may be delivered instantly, all sales are generally final once the product has been accessed, downloaded, or materially used, except where refunds are required by law or specifically promised at checkout. Refunds may be issued in limited circumstances including duplicate purchases, billing errors, corrupted or inaccessible files, and technical delivery failures preventing access to purchased content. Refund requests must be submitted within 7 days of purchase by contacting support@coachable.online. If a refund is issued, Coachable may revoke access to the associated materials.

4.2 Subscription Services

Coachable offers memberships, recurring content access, or subscription-based services. Subscriptions automatically renew at the end of each billing cycle unless canceled before the next billing date. You may cancel your subscription at any time through your account settings or by contacting support. Cancellation will prevent future billing, but does not automatically refund the current billing period unless required by law or expressly stated in the offer terms. Access to subscription features typically continues until the end of the current billing cycle.

4.3 Sessions with Providers

Coachable may allow users to connect with independent providers for educational or coaching-style sessions. At this time, Coachable does not process payments for provider sessions directly. Payment arrangements for sessions may occur outside the Platform, including but not limited to payments made through Zelle, cash, check, or other methods agreed upon between the client and the provider.

Because Coachable does not handle these payments, Coachable does not collect or hold session fees, does not process refunds for provider sessions, and does not guarantee session availability, scheduling, or outcomes. Refunds, cancellations, rescheduling, and payment disputes related to sessions are handled directly between the client and the provider according to the provider's own policies. Providers offering sessions through the Platform are independent professionals and are not employees, agents, or representatives of Coachable, LLC. Coachable is not responsible for payment disputes, refund decisions, or other financial matters related to sessions arranged between users and providers. If Coachable introduces integrated payment processing or platform-managed billing in the future, this policy may be updated accordingly.

4.4 Duplicate Charges and Billing Errors

If you believe you were charged in error, charged twice, or experienced a technical billing issue, contact support@coachable.online promptly with your order information. If we confirm an error, we will correct it and issue any appropriate refund or credit.

4.5 Promotional Offers and Bundles

Products purchased as part of a bundle, sale, launch special, or promotional campaign may be subject to special refund limitations disclosed at the time of purchase. If a bundle includes immediate access to downloadable content, partial refunds may be denied or adjusted to reflect the value of materials already delivered.

4.6 Chargebacks

Please contact Coachable first before initiating a chargeback. If you obtain a refund or chargeback for a digital product, we may revoke access to the refunded content or account features to the extent permitted by law.

4.7 Consumer Rights

Nothing in this Refund Policy limits any non-waivable consumer rights that apply under your local law. If your jurisdiction grants a mandatory cooling-off period or other refund rights for digital products or online subscriptions, those rights apply to the extent required by law.

5. Children's Privacy Notice

Last updated: March 11, 2026

5.1 General Approach

Coachable provides educational resources intended primarily for adults, families, caregivers, educators, and teen users. The Platform is designed as an educational and personal development tool and is not intended to function as a child-directed social network, open community forum, or online service primarily directed at children under the age of 13.

5.2 Age Restrictions

Coachable accounts are intended for users who are at least 13 years old. We do not knowingly allow children under the age of 13 to create accounts or submit personal information directly through the Platform.

Parents, guardians, or educators may choose to use Coachable materials with younger children outside of an account. In those situations, the adult is responsible for supervising the child's use of the materials and ensuring that any applicable permissions or legal requirements are satisfied.

5.3 Parent or Guardian Role

If a child or minor interacts with any portion of the Platform through materials shared by an adult, the parent, guardian, or educator is responsible for supervising that use and determining what content is appropriate. Adults should review materials before sharing them with a child whenever possible.

5.4 Information We Try Not to Collect

We do not intentionally request that children provide publicly identifying information on the Platform. Parents, guardians, and educators are encouraged not to submit sensitive information about children unless it is reasonably necessary for customer support or another legitimate operational purpose.

5.5 If We Receive Information About a Child

If a parent, guardian, or educator provides information about a child, we use that information only as reasonably necessary to provide the requested service, respond to support requests, maintain records, improve the Platform, or comply with legal obligations.

If we learn that we have collected personal information directly from a child under the age of 13 in a manner that requires verifiable parental consent and we do not have that consent, we will take reasonable steps to delete or restrict that information as required by applicable law.

5.6 Parent Requests

A parent or legal guardian who has questions about information relating to a child, or who would like information corrected or deleted, may contact us at support@coachable.online. We may require reasonable verification before responding to such requests.

5.7 Age Misrepresentation

Users must provide accurate age information when creating an account. If we discover that an account was created by a user under the age of 13 without appropriate parental consent where required by law, we may suspend or delete the account and remove associated information in accordance with applicable privacy laws.

6. Digital Content License

Last updated: March 11, 2026

6.1 License Grant

When you purchase or lawfully access Coachable digital materials, Coachable grants you a limited, revocable, non-exclusive, non-transferable license to use those materials for your own personal use and, if clearly permitted by the product description, your household or your internal classroom-style use. Ownership of the content is not transferred.

6.2 What You May Do

- download a copy for your personal records;
- print reasonable copies for your own household use;
- store the file on your personal devices or cloud storage for your own access; and
- use the materials privately for self-guided education, reflection, and skill-building.

6.3 What You May Not Do

- resell, sublicense, redistribute, or share the files with the public or a paid group;
- upload full paid materials to public websites, social media, file-sharing services, AI training sets, or marketplaces;
- remove copyright notices, branding, or attribution;
- modify and present the materials as your own original work or brand;
- use the materials in a commercial membership, therapy practice, coaching program, school-wide distribution, or organizational training package; or
- mass-print or mass-distribute the materials beyond the scope expressly permitted by the product description.

6.4 Custom and Commercial Licensing

If you want to use Coachable materials in a clinic, classroom system, business, nonprofit, course, membership, or other organizational setting, contact Coachable for written licensing terms. Separate permissions, pricing, and attribution rules may apply.

6.5 Intellectual Property Enforcement

Unauthorized copying, file sharing, reposting, or commercial exploitation may result in license termination, revoked access, takedown requests, invoicing for unauthorized use, and other remedies available under law.

6.6 Copyright Notice

All Coachable materials are protected by copyright. Suggested notice: Copyright 2026 Coachable, LLC. All rights reserved.