GUDMAR.COM SERVICE USER AGREEMENT

PLEASE READ THE USER AGREEMENT BEFORE USING THE SERVICE. BY CONTINUING TO USE Gudmar.com, YOU AGREE TO ABIDE BY THE TERMS OF THE USER AGREEMENT.

- 1. Welcome to Gudmar.com (the "Web Site," "Service" or "we"). By using the Service, you agree to be bound by all of the terms of the User Agreement (the "User Agreement"). We reserve the right to change the terms of the User Agreement or to modify any features of the Service at any time without notice to you, and you agree to be bound by such changes. Any changes to the User Agreement shall become a part of the User Agreement and shall apply as soon as they are posted on the Web Site. The most current version of the User Agreement can be viewed at any time at: www.gudmar.com. Your use of the Service constitutes your agreement to all such terms, conditions and policies. Unless explicitly stated otherwise, any new features or functionality that augment or enhance the Service shall be subject to the User Agreement.
- 2. We reserve the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that Gudmar.com shall not be liable to you or any third party for any modification, suspension or discontinuance of the Service.
- 3. The Service (including, without limitation, text, photographs, graphics, video and audio content) is protected by copyright as a collective work or compilation under the copyright laws of the United States and other countries. All individual articles, content and other elements comprising the Service are also copyrighted works. You must abide by all additional copyright notices or restrictions contained in the Service. By sending content to Gudmar.com you grant Gudmar.com the right to use such content on the Service and its affiliated publications and to distribute such content and use such content for any purpose.
- 4. Unless expressly permitted, you may not copy, reproduce, distribute, publish, enter into a database, display, perform, modify, create derivative works, transmit, or in any way exploit any part of the Service, except as permitted under the last sentence of this Section 4 and except that you may make one print copy that is limited to occasional articles of personal interest only. Without limiting the generality of the foregoing, you may not distribute any part of the Service over any network, including, without limitation, a local area network, nor sell or offer it for sale. In addition, these files may not be used to construct any kind of database. We respect the right of others to make "fair use" of the materials contained on the Web Site; accordingly, you may from time to time excerpt and use materials set forth on the Web Site, provided, that you must give the original author and Gudmar.com proper attribution

- and such use must be for a non-commercial purpose only and not, for example, for re-sale.
- 5. We are concerned about the integrity of the Service when it is viewed in a setting created by a third party that includes advertising or other materials that we have not authorized to be displayed with the Service. Neither you nor any third party shall make use of any part of the Service, in whole or in part, in any manner that constitutes an infringement of our rights, including copyright or that has not been authorized by us in writing.
- 6. You agree to defend, indemnify and hold harmless Gudmar.com from and against any and all claims, damages, costs and expenses, including attorneys' fees, arising from or related to your use of the Web Site.
- 7. THE SERVICE IS AVAILABLE "AS IS." WE DO NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE. THERE MAY BE DELAYS, OMISSIONS, INTERRUPTIONS AND INACCURACIES IN THE NEWS, INFORMATION OR OTHER MATERIALS AVAILABLE THROUGH THE SERVICE. WE DO NOT MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO THE SERVICE OR ANY INFORMATION OR GOODS THAT ARE AVAILABLE OR ADVERTISED OR SOLD THROUGH THE SERVICE. WE DO NOT MAKE ANY REPRESENTATIONS, NOR DO WE ENDORSE THE ACCURACY, COMPLETENESS, TIMELINESS OR RELIABILITY OF ANY ADVICE, OPINION, STATEMENT OR OTHER MATERIAL OR DATABASE DISPLAYED, UPLOADED OR DISTRIBUTED IN THE SERVICE OR AVAILABLE THOUGH LINKS IN THE SERVICE. WE RESERVE THE RIGHT TO CORRECT ANY ERRORS OR OMISSIONS IN THE SERVICE. ALTHOUGH WE INTEND TO TAKE REASONABLE STEPS TO PREVENT THE INTRODUCTION OF VIRUSES, WORMS, "TROJAN HORSES" OR OTHER DESTRUCTIVE MATERIALS TO THE SERVICE, WE DO NOT GUARANTEE OR WARRANT THAT THE SERVICE OR MATERIALS THAT MAY BE DOWNLOADED FROM THE SERVICE DO NOT CONTAIN SUCH DESTRUCTIVE FEATURES. WE ARE NOT LIABLE FOR ANY DAMAGES OR HARM ATTRIBUTABLE TO SUCH FEATURES. IF YOU RELY ON THE SERVICE AND ANY MATERIALS AVAILABLE THROUGH THE SERVICE, YOU DO SO SOLELY AT YOUR OWN RISK.

THE SERVICE MAY CONTAIN VARIOUS COMBINATIONS OF TEXT, IMAGES, AUDIOVISUAL PRODUCTIONS, OPINIONS, STATEMENTS, FACTS, ARTICLES, MARKET DATA, STOCK QUOTES OR OTHER INFORMATION CREATED BY HESTALAND OR BY THIRD-PARTIES. DUE TO THE NUMBER OF SOURCES FROM WHICH CONTENT IN THE SERVICE IS OBTAINED, AND THE INHERENT HAZARDS OF ELECTRONIC DISTRIBUTION, THERE MAY BE DELAYS, OMISSIONS OR INACCURACIES IN SUCH CONTENT. ACCORDINGLY, SUCH CONTENT, INCLUDING WITHOUT LIMITATION ANY LEGAL COMMENTARY OR FINANCIAL

DATA OR COMMENTARY, IS FOR YOUR REFERENCE ONLY AND SHOULD NOT BE RELIED UPON BY YOU FOR ANY PURPOSE. SUCH CONTENT IS NOT INTENDED FOR THE PURPOSE OF LEGAL, TAX OR INVESTMENT ADVICE AND IT DOES NOT ADVOCATE THE PURCHASE OR SALE OF ANY SECURITY OR INVESTMENT. INFORMATION CREATED BY THIRD PARTIES THAT YOU MAY ACCESS ON THE SERVICE OR THROUGH LINKS IS NOT ADOPTED OR ENDORSED BY HESTALAND AND REMAINS THE RESPONSIBILITY OF SUCH THIRD PARTIES.

- 8. We are not responsible for the availability or content of other services that may be linked to this Service. Because we have no control over such services, you acknowledge and agree that we are not responsible for the availability of such external services, and that we do not endorse and are not responsible or liable for any content, accuracy, quality, advertising, products or other materials on or available from such services. You further acknowledge and agree that Gudmar.com shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any content, goods or services available on or through such services.
- 9. Gudmar.com and its affiliates, and their respective members, directors, officers, managers, employees, shareholders, agents and licensors are not liable for incidental, indirect, consequential, special, punitive, or exemplary damages of any kind, including, without limitation, lost revenues or profits, loss of business or loss of data, in any way related to the Service or for any claim, loss or injury based on errors, omissions, interruptions or other inaccuracies in the Service (including, without limitation, as a result of breach of any warranty or other term of this User Agreement). Any claim against us shall be limited to the amount you paid, if any, for use of the Service.
- 10. This User Agreement may be terminated by either party for any reason at any time. Sections 3 through 11 of this User Agreement shall survive such termination.
- 11. This User Agreement shall be governed by the laws of Iceland, applicable to agreements made and to be performed therein without regard to conflict of laws principles. BY CONTINUING TO USE THE SERVICE, YOU AGREE TO ABIDE BY THE TERMS OF THIS USER AGREEMENT.

Please see our Privacy Policy

PRIVACY POLICY

Welcome to Hestaland.net (the "Web Site," "Service" or "we"). At Gudmar.com, we appreciate your readership and value your personal privacy. We respect the personal nature of the information you provide us on the website and acknowledge

the importance of protecting this information. In adopting this Privacy Policy, our intent is to balance our legitimate business interests in collecting and using your personal information with your reasonable expectations of privacy.

Traffic Data

When you visit Gudmar.com, our systems collect basic information about your computer, including Internet Protocol Address (IP Address), operating system, browser software and Internet Service Provider. We also collect information about what you view on the website. This information reflects our readership as a whole and is used to help us better understand and best serve the Gudmar.com community.

Use of Cookies

The website uses "cookies" — a small piece of information which a web server can store temporarily with your web browser. We use cookies to track the type of content and web sites to which our users link, the length of time they spend at any particular web site and the Gudmar.com services they use. Cookies also help us diagnose problems with our server.

Email and News Feature

After signing up with Gudmar.com, users will receive email news and other occasional announcements from Gudmar.com. In order to distribute our email, we collect subscribers' email addresses. We do not share email addresses with other companies or partners. Users can unsubscribe from receiving emails from Gudmar.com at any time.

Linking to Other Sites

The website may contain links to web sites operated and maintained by third parties, over which we have no control. Privacy policies on such linked sites may be different from our privacy policy. You access such linked sites at your own risk. You should always read the privacy policy of a linked site before disclosing any personal information on such websites.

Unsubscribe, Data Removal and Data Modification Policies

Gudmar.com allows users to opt-out of receiving communications from us and to modify or remove their information from our system. The following options are available to do so: Send email to:

contact@gudmar.com

Send mail to:

Stadarhus 311, Borgarnes Iceland

Other Disclosure of Personal Information

Gudmar.com will not use or disclose your personal information without your consent, except (i) as described in this Privacy Policy or (ii) as required by law, court order or as requested by other government or law enforcement authority. This Privacy Policy does not protect information you post to any online bulletin board or other public forum within the Web Site.

Contacting Gudmar.com

If you have any questions about this Privacy Policy, the practices of the website or your dealings with the website, you can contact:

Contact@gudmar.com

Policy Changes

Gudmar.com reserves the right to amend this Privacy Policy at any time without notice, and only the current Privacy Policy may be deemed effective. If we decide to change our Privacy Policy in whole or in part, we will inform you by posting a notice on the website. Those changes will go into effect on the date posted in the notice. The new Privacy Policy will apply to all current and past users of the website and will replace any prior policies that are inconsistent.

About:

(Gudmar.com) / Hestaland ehf

VAT number: 114034

Address: Stadarhus. 311, Borgarnes. Iceland

Reg/ID number: 6204131860

- Gudmar.com, its affiliates, and their respective members, directors, officers, managers, employees, or agents are not liable for online coaching's effectiveness and do not take any responsibility for any injury or mishap that could occur during or as a result of training.
- Prices are final and include VAT.
- Coaching happens online only through email and online communication.

Cancellations for Online Coaching:

• There is a minimum 3-month subscription commitment. If you decide to cancel your subscription at any time, no previous payments will be refunded.

Cancellations for Gudmar Petursson Community:

• You can cancel your subscription anytime. Find out more on patreon.com.

We accept the following payment options:

















