Terms and Conditions

The Preparedness Advisory - Last updated: September 2026

Please read these Terms and Conditions ("Terms") carefully before using the website located at www.thepreparednessadvisory.com (the "Site"), operated by The Preparedness Advisory, a company registered in England and Wales with its registered office at Suite RA01, 195-197 Wood Street, London, E17 3NU ("we," "us," "our," or "the Company").

By accessing or using the Site, including any free or paid content, products, or services, you agree to be bound by these Terms. If you do not agree, do not use the Site.

Our Content is available to users worldwide, with a primary audience currently in the United States. Nothing in these Terms is intended to override any consumer protection rights you have under the mandatory laws of the country in which you are resident, to the extent those laws apply and cannot be excluded by agreement.

1. Nature of the Service

1.1 The Preparedness Advisory provides general information, articles, guides, checklists, and other content relating to disaster preparedness, emergency planning, and related survival and safety topics ("Content").

1.2 **The Content is provided for general informational and educational purposes only.** It is not a substitute for professional advice from emergency services, medical professionals, structural engineers, licensed contractors, government agencies, or other qualified professionals.

1.3 **No Content on the Site constitutes personalized advice** tailored to your specific circumstances, location, property, health, or household unless expressly stated otherwise in a paid consultation clearly identified as such.

1.4 Some Content is available free of charge; other Content is available only through paid subscriptions, one-time purchases, or membership tiers ("Paid Content").

2. No Guarantee of Safety or Outcomes

2.1 **We make no representation, warranty, or guarantee — express or implied — that following any Content will prevent injury, death, property damage, financial loss, or any other harm.** Disasters, emergencies, and crisis situations are inherently unpredictable, and outcomes depend on countless factors outside our control and outside the scope of any general advice.

2.2 You acknowledge and agree that:

- Your safety and the safety of others in your care remain your own responsibility at all times;
- No preparedness plan, product recommendation, checklist, or piece of advice can eliminate risk;
- You should exercise your own independent judgment and, where appropriate, consult qualified local professionals and official government/emergency authorities before acting on any Content;
- Official guidance from local emergency management authorities, government agencies, and first responders should always take precedence over Content on this Site in an active emergency.

2.3 **We expressly disclaim any guarantee, warranty, or assurance that you, your family, your property, or any third party "will be okay"** or will avoid harm as a result of using, relying on, or failing to use the Content.

3. Eligibility and Accounts

3.1 You must be at least 18 years old, or the age of majority in your jurisdiction, to create an account or purchase Paid Content.

3.2 You are responsible for maintaining the confidentiality of your account credentials and for all activity under your account. Notify us immediately at support@thepreparednessadvisory.com of any unauthorized use.

3.3 You agree to provide accurate, current, and complete information when registering or making a purchase.

4. Paid Content, Subscriptions, and Payments

4.1 Certain Content requires payment via one-time purchase or recurring subscription. Prices are displayed at the point of purchase and may change from time to time; changes will not affect subscriptions already in progress until renewal.

4.2 **Subscriptions** automatically renew at the then-current price at the end of each billing period unless cancelled before the renewal date via email at support@thepreparednessadvisory.com. You may cancel at any time; cancellation takes effect at the end of the current billing period.

4.3 **Refunds:**

- All sales are final and non-refundable, except where required by applicable law;

4.4 Payments are processed by third-party payment processors (e.g., Stripe, PayPal). We do not store full payment card details. See our Privacy Policy for details.

4.5 We reserve the right to suspend or terminate access to Paid Content in cases of fraud, chargeback abuse, or breach of these Terms.

4.6 **Currency and taxes:** Prices are displayed in USD and may be shown in other currencies for convenience. You are responsible for any applicable sales tax, VAT, or similar charges, which will be calculated and added at checkout where required by law based on your location.

4.7 **Cancellation rights for UK/EU consumers:** If you are a consumer resident in the United Kingdom or European Union, you have a statutory right to cancel a purchase of digital content or services within 14 days of purchase without giving a reason, under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (or equivalent EU law). **However, if you request immediate access to PaidContent and expressly acknowledge (at the point of purchase) that you lose your right to cancel once access begins, that cancellation right ends as soon as you start accessing the Content.** This does not affect any other statutory rights you may have.

4.8 **US customers:** No general "cooling-off" cancellation right applies under US federal law to digital content purchases, though refunds may still be available per Section 4.3 above or as required by your state's consumer protection laws.

5. Intellectual Property

5.1 All Content, including text, graphics, logos, checklists, guides, videos, and course materials, is owned by or licensed to The Preparedness Advisory and is protected by copyright and other intellectual property laws.

5.2 You are granted a limited, non-exclusive, non-transferable, revocable license to access and use the Content for your personal, non-commercial use only.

5.3 You may not reproduce, distribute, resell, publicly display, create derivative works from, or otherwise exploit the Content without our prior written consent, except for brief excerpts with proper attribution and a link back to the Site.

5.4 Any user-submitted content (comments, reviews, forum posts, etc.) grants us a worldwide, royalty-free, perpetual license to use, reproduce, and display it in connection with the Site.

6. Prohibited Uses

You agree not to:

- Use the Site for any unlawful purpose or in violation of these Terms;
- Attempt to gain unauthorized access to any part of the Site or its systems;
- Share, resell, or distribute Paid Content or account access without authorization;
- Use automated means (bots, scrapers) to access or extract Content;
- Upload malicious code or interfere with the Site's operation;

- Misrepresent your identity or impersonate any person or entity.

7. Third-Party Links and Product Recommendations

7.1 The Site may contain links to third-party websites, products, or services, and may include affiliate links or sponsored recommendations (e.g., emergency supply kits, equipment).
7.2 We do not control and are not responsible for the content, accuracy, safety, or practices of third-party sites or products. Your use of any third-party product or service is at your own risk and subject to that third party's own terms.
7.3 Where we earn a commission on a recommended product, this does not affect the price you pay and does not diminish our editorial independence in principle, though you should always conduct your own due diligence.

8. Disclaimer of Warranties

TO THE FULLEST EXTENT PERMITTED BY LAW, THE SITE AND ALL CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, COMPLETENESS, TIMELINESS, OR NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE SITE WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE, OR THAT ANY CONTENT IS SUITABLE FOR YOUR SPECIFIC SITUATION.

9. Limitation of Liability

9.1 TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL THE PREPAREDNESS ADVISORY, ITS OWNERS, DIRECTORS, EMPLOYEES, CONTRIBUTORS, OR AFFILIATES BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR ANY LOSS OF LIFE, PERSONAL INJURY, PROPERTY DAMAGE, LOSS OF PROFITS, DATA, OR GOODWILL, ARISING FROM OR RELATED TO YOUR USE OF, INABILITY TO USE, OR RELIANCE ON THE SITE OR ANYCONTENT, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.
9.2 TO THE FULLEST EXTENT PERMITTED BY LAW, OUR TOTAL AGGREGATE LIABILITY FOR ANY CLAIM ARISING OUT OF OR RELATING TO THESE TERMS OR THE SITE SHALL NOT EXCEED THE GREATER OF (A) THE AMOUNT YOU PAID US IN THE TWELVE (12) MONTHS PRIOR TO THE CLAIM.
9.3 Nothing in these Terms excludes or limits liability that cannot be excluded or limited under applicable law,including liability for death or personal injury caused by proven gross negligence or willful misconduct, or any other liability that cannot lawfully be excluded in your jurisdiction.
9.4 **Some jurisdictions do not allow the exclusion or limitation of certain warranties or damages, so some of the above limitations may not apply to you.**
9.5 If you are a consumer resident in the United Kingdom, nothing in these Terms affects your statutory rights under the Consumer Rights Act 2015 or other applicable UK consumer protection legislation, and nothing excludes or limits liability for death or personal injury caused by our negligence, for fraud or fraudulent misrepresentation, or for any other liability that cannot lawfully be excluded or limited under the laws of England and Wales.

10. Indemnification

You agree to indemnify, defend, and hold harmless The Preparedness Advisory and its owners, employees, and affiliates from any claims, damages, losses, liabilities, and expenses (including reasonable legal fees) arising out of your use of the Site, your violation of these Terms, or your violation of any rights of a third party.

11. Termination

We may suspend or terminate your access to the Site or any Paid Content at our discretion, with or without notice, for conduct that violates these Terms or is otherwise harmful to other users, us, or third parties.

12. Changes to These Terms

We may update these Terms from time to time. Material changes will be notified via the Site or by email. Continued use of the Site after changes take effect constitutes acceptance of the revised Terms.

13. Governing Law and Dispute Resolution

13.1 These Terms, and any dispute arising out of or in connection with them, are governed by the laws of England and Wales, without regard to conflict of law principles, except where mandatory local consumer protection law requires otherwise.

13.2 The courts of England and Wales shall have non-exclusive jurisdiction over any dispute arising from these Terms. If you are a consumer resident in the United States or elsewhere, you may also be entitled to bring proceedings in the courts of your own country of residence where mandatory local law gives you that right, and mandatory consumer protections of that jurisdiction may still apply to you.

13.3 **Binding Arbitration and Class Action Waiver for US Users**

This Section 13.3 applies to you if you are a resident of the United States, and is governed by the U.S. Federal Arbitration Act.

(a) **Agreement to Arbitrate.** You and The Preparedness Advisory agree that any dispute, claim, or controversy arising out of or relating to these Terms, the Site, or the Content (a "Dispute") will be resolved by binding individual arbitration, rather than in court, except as set out below. This includes Disputes based in contract, tort, statute,fraud, misrepresentation, or any other legal theory, and includes Disputes that arose before you accepted these Terms.

(b) **Exceptions.** Notwithstanding (a), either party may: (i) bring an individual claim in small claims court if it qualifies; and (ii) seek injunctive or other equitable relief in court to prevent actual or threatened infringement,misappropriation, or violation of a party's intellectual property rights.

(c) **Arbitration Rules and Process.** The arbitration will be administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules then in effect. The arbitration will be conducted by a single arbitrator and may be conducted by telephone, video conference, or based on written submissions, at the option of the party seeking relief, unless an in-person hearing is required by the arbitrator or AAA rules. The arbitrator, not any court, shall have exclusive authority to resolve any dispute about the interpretation, applicability, or enforceability of this arbitration provision.

(d) **Location.** Any in-person arbitration hearing will take place in a location reasonably convenient to you, or another location mutually agreed by the parties.

(e) **Class Action and Jury Trial Waiver.** YOU AND THE PREPAREDNESS ADVISORY AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, CONSOLIDATED, OR REPRESENTATIVE ACTION. Unless both parties agree otherwise in writing, the arbitrator may not consolidate more than one person's claims and may not otherwise preside over any form of a representative or class proceeding. YOU AND THE PREPAREDNESS ADVISORY EACH WAIVE ANY RIGHT TO A JURY TRIAL, to the fullest extent permitted by law.

(f) **Opt-Out Right.** You may opt out of this arbitration agreement by sending written notice to support@thepreparednessadvisory.com within thirty (30) days of first accepting these Terms, stating your name, account email, and a clear statement that you wish to opt out of arbitration. If you opt out, neither you nor we will be required to arbitrate Disputes with each other, but all other parts of these Terms will continue to apply, including Section 13.1–13.2 (governing law and courts of England and Wales for non-US matters, and any applicable US state or federal courts of competent jurisdiction for opted-out US claims).

(g) **Costs.** Payment of filing, administration, and arbitrator fees will be governed by the AAA's rules, and, where required by applicable consumer arbitration rules or law, we will pay costs where a shift would make arbitration cost-prohibitive for you compared to litigation.
(h) **Severability of This Section.** If the class action waiver in (e) is found unenforceable as to a particular claim or request for relief, that claim or request must be severed and heard in court, with the remainder of this arbitration agreement remaining in force. If any other part of this Section 13.3 is found unenforceable, the unenforceable part will be severed and the rest will remain in effect.

14. Severability

If any provision of these Terms is found unenforceable, the remaining provisions will remain in full force and effect.

15. Entire Agreement

These Terms, together with our Privacy Policy, constitute the entire agreement between you and THE PREPAREDNESS ADVISORY regarding use of the Site.

16. Contact Us

Questions about these Terms should be sent to: support@thepreparednessadvisory.com