Website owner, the offering, and binding of Terms

This website is owned and operated by [Cosmic Flow Studio owner>Linsey Gessner<].

These Terms set forth the terms and conditions under which you may use our website and services as offered by us. This website offers visitors [description of what is offered on your website]. By accessing or using the website of our service, you approve that you have read, understood, and agree to be bound by these Terms.

Indemnification

You agree to indemnify and hold [website owner] harmless from any demands, loss, liability, claims or expenses (including attorneys' fees), made against them by any third party due to, or arising out of, or in connection with your use of the website or any of the services offered on the website.

Ownership of intellectual property, copyrights and logos

The Service and all materials therein or transferred thereby, including, without limitation, software, images, text, graphics, logos, patents, trademarks, service marks, copyrights, photographs, audio, videos, music and all Intellectual Property Rights related thereto, are the exclusive property of [>>Linsey R. Gessner<<]. Except as explicitly provided herein, nothing in these Terms shall be deemed to create a license in or under any such Intellectual Property Rights, and you agree not to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit or create derivative works thereof.

If you want to offer to your users the ability to upload content (images, audio, text ...) for disclosure on your site, it is important that the issuer of such content certifies that he has all the legal rights and/or necessary licenses over the content and that such content might be public available.

In order to use our website and/or receive our services, you must be at least [18] years of age, or of the legal age of majority in your jurisdiction, and possess the legal authority, right and freedom to enter into these Terms as a binding agreement. You are not allowed to use this website and/or receive services if doing so is prohibited in your country or under any law or regulation applicable to you.

Right to suspend or cancel user account:

We<CosmicFlowStudio> may permanently or temporarily terminate or suspend your access to the service without notice and liability for any reason, including if in our sole determination you violate any provision of these Terms or any applicable law or regulations. You may discontinue use and request to cancel your account and/or any services at any time. Notwithstanding anything to the contrary in the foregoing, with respect to automatically-renewed subscriptions to paid services, such subscriptions will be discontinued only upon the expiration of the respective period for which you have already made payment.

To the maximum extent permitted by applicable law, in no event shall [website owner], be liable for any indirect, punitive, incidental, special, consequential or exemplary damages, including without limitation, damages for loss of profits, goodwill, use, data or other intangible losses, arising out of or relating to the use of, or inability to use, the service.

To the maximum extent permitted by applicable law, [website owner] assumes no liability or responsibility for any (i) errors, mistakes, or inaccuracies of content; (ii) personal injury or property damage, of any nature whatsoever, resulting from your access to or use of our service; and (iii) any unauthorized access to or use of our secure servers and/or any and all personal information stored therein.

We<CosmicFlowStudio> reserves the right to modify these terms from time to time at our sole discretion. Therefore, you should review these page periodically. When we change the Terms in a material manner, we will notify you that material changes have been made to the Terms. Your continued use of the Website or our service after any such

change constitutes your acceptance of the new Terms. If you do not agree to any of these terms or any future version of the Terms, do not use or access (or continue to access) the website or the service.

These Terms, the rights and remedies provided hereunder, and any and all claims and disputes related hereto and/or to the services, shall be governed by, construed under and enforced in all respects solely and exclusively in accordance with the internal substantive laws of [United States of America,KY.], without respect to its conflict of laws principles. Any and all such claims and disputes shall be brought in, and you hereby consent to them being decided exclusively by a court of competent jurisdiction located in [Louisville, KY]. The application of the United Nations Convention of Contracts for the International Sale of Goods is hereby expressly excluded. Updated October 8th, 2020.

PAYMENT INFORMATION:

{CosmicFlowStudio> Linsey Gessner} is and are not liable or responsible for any personal data, credit card information or other personal information provided or obtained through payments received or requested. The banks, credit card companies, PayPal, and Google Inc handle these exchanges.

When buying an item, you agree that: (i) you are responsible for reading the full item listing before making a

commitment to buy it: (ii) you enter into a legally binding contract to purchase an item when you commit to buy an item and you complete the check-out payment process.

The prices we charge for using our services / for our products are listed on the website. We reserve the right to change our prices for products displayed at any time, and to correct pricing errors that may inadvertently occur. Additional information about pricing and sales tax is available on the payments page.

"The fee for the services and any other charges you may incur in connection with your use of the service, such as taxes and possible transaction fees, will be charged upon receiving the service.

We may, without prior notice, change the services; stop providing the services or any features of the services we offer; or create limits for the services. We may permanently or temporarily terminate or suspend access to the services without notice and liability for any reason, or for no reason.