



## Center for Trauma & Resilience Research (CTRR Inc.) Website Terms of Service

**Effective Date: 12/4/2025**

Welcome to **Center for Trauma & Resilience Research (CTRR Inc.)** (“CTRR,” “we,” “us,” or “our”). These Terms of Service (“**Terms**”) govern your access to and use of our website, including any content, materials, resources, products, services, courses, and communications available at [www.ctrinc.com](http://www.ctrinc.com) (the “**Site**”).

By accessing or using the Site, you agree to be bound by these Terms and our **Privacy Policy** (collectively, the “**Agreement**”). If you do not agree to these Terms, please do not use the Site. **Important Note:** This document is for general informational and educational purposes and does not constitute legal advice. You should review and adapt it with a qualified attorney licensed in your jurisdiction.

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### 1. Eligibility and Acceptance of Terms

1.1 **Eligibility.** You may use the Site only if you:

- Are at least 18 years of age (or the age of majority in your jurisdiction); and
- Have the legal capacity to enter into a binding contract.

1.2 **Acceptance.** By accessing, browsing, or using any part of the Site, including downloading resources or enrolling in courses, you acknowledge that you have read, understood, and agree to be bound by these Terms.

1.3 **Updates to Terms.** We may modify these Terms from time to time. When we do, we will update the “Effective Date” above. Your continued use of the Site after any changes constitutes acceptance of the updated Terms.

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### 2. Nature of Services and No Clinical Relationship

2.1 **Educational and Informational Purposes Only.** The content on this Site—including articles, courses, videos, downloads, webinars, and other materials—is provided for **general information, education, and professional development**. It is **not** intended to:

- Provide medical, psychological, counseling, or other professional healthcare advice;
- Diagnose, treat, cure, or prevent any physical or mental health condition; or
- Substitute for a therapeutic, supervisory, or medical relationship with a licensed professional.

2.2 **No Therapist–Client Relationship.** Use of this Site, including communication through contact forms, email, or download of materials, **does not** create a therapist–client, coach–client, supervisory, or other professional relationship between you and CTRR, Dr. Margaret (Meg) Robertson, or any associated provider.

### 2.3 Not for Crisis or Emergency Use.

If you are in crisis, having thoughts of self-harm, or experiencing a medical or psychiatric emergency, **do not** use this Site. Instead, call your local emergency number (e.g., 911 in the United States), go to your nearest emergency room, or contact your local crisis hotline.

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## 3. Use of the Site

### 3.1 Permitted Use.

You may use the Site and its content only for:

- Personal, non-commercial use; or
- Professional development and educational purposes consistent with these Terms.

### 3.2 Prohibited Conduct.

You agree **not** to:

- Use the Site for any unlawful or fraudulent purpose;
- Impersonate any person or entity or misrepresent your affiliation;
- Attempt to gain unauthorized access to any systems, data, or accounts;
- Upload or transmit viruses, malware, or other harmful code;
- Scrape, harvest, or collect data or information from the Site using automated means (e.g., bots, crawlers) without our prior written consent;
- Use the Site to harass, threaten, or harm another person, or to promote hate, discrimination, or violence;
- Copy, reproduce, distribute, modify, or create derivative works from Site content beyond what is expressly permitted in these Terms.

### 3.3 Accounts and Passwords (if applicable).

If the Site allows account creation, you are responsible for:

- Maintaining the confidentiality of your login credentials;
- All activities that occur under your account; and
- Promptly notifying us of any unauthorized use of your account.

We reserve the right to suspend or terminate any account that we believe has violated these Terms.

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## 4. Intellectual Property

**4.1 Ownership.** Unless otherwise indicated, all content on the Site—including text, graphics, logos, images, videos, audio, downloads, course materials, worksheets, and design elements—is owned by CTRR, its licensors, or content providers, and is protected by copyright, trademark, and other intellectual property laws.

### 4.2 Limited License.

We grant you a limited, non-exclusive, non-transferable, revocable license to:

- Access and view the Site and its content; and
- Download or print materials for your own personal, non-commercial use **only**, provided you:
  - Retain all copyright and other proprietary notices; and
  - Do not modify or misrepresent the content.

4.3 **Restrictions.** You may **not**, without our prior written permission:

- Reproduce, distribute, sell, lease, or publicly display any content from the Site;
- Share purchased digital products, PDFs, or course materials with others outside the license granted;
- Use our name, logo, or marks in any way that suggests endorsement or affiliation without a written agreement.

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## 5. Purchases, Payments, and Refunds (If Applicable)

5.1 **Third-Party Platforms.** Some products or services (e.g., courses, digital downloads, memberships) may be sold or delivered through third-party platforms (such as Payhip, Amazon, audio or course platforms). Your use of such platforms is also subject to their own terms and policies.

### 5.2 Payment.

By purchasing any product or service, you agree to:

- Provide accurate and complete payment information;
- Authorize us or our third-party payment processors to charge your chosen payment method for the full amount of your purchase, including any applicable taxes and fees.

### 5.3 Refund Policy.

Our refund policy (if any) will be described on the relevant product page or checkout screen. Unless explicitly stated, **all sales are final** and non-refundable.

### 5.4 Price Changes.

We may modify the pricing of products and services at any time. Price changes will not retroactively affect completed purchases.

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## 6. User-Generated Content (If Applicable)

### 6.1 Submissions.

If the Site permits you to post, upload, or submit content (such as comments, reviews, or testimonials), you:

- Represent that you own or have permission to share such content; and
- Grant CTRR a non-exclusive, royalty-free, worldwide license to use, display, reproduce, and distribute such content in connection with operating and promoting the Site and our services.

### 6.2 Content Standards.

You agree that your submissions will not:

- Contain defamatory, obscene, or abusive material;
- Violate the privacy, intellectual property, or other rights of any person;
- Promote illegal activity, hate, or harassment.

We may, but are not obligated to, review, edit, or remove user content at our discretion.

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## 7. Privacy and Data Protection

### 7.1 Privacy Policy.

Your use of the Site is also governed by our **Privacy Policy**, which explains how we collect, use, and protect personal information. By using the Site, you consent to our data practices as described there.

### 7.2 Email and Electronic Communications.

By providing your email address or opting in to mailing lists, you consent to receive communications from us (e.g., newsletters, updates, product information). You may unsubscribe at any time using the link provided in those emails.

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## 8. Disclaimers

### 8.1 No Guarantees.

While we strive to provide accurate, up-to-date, and evidence-informed content, we make **no guarantees** that:

- The Site or its content is error-free, complete, or current; or
- Any particular result, outcome, or improvement will occur from using our resources.

### 8.2 Health and Mental Health Disclaimer.

Nothing on this Site should be interpreted as:

- Medical or mental health diagnosis or treatment;
- Individualized clinical advice; or
- A substitute for consultation with a qualified health or mental health professional.

Always consult your physician, psychologist, counselor, or other licensed provider with questions regarding a medical or mental health condition.

### 8.3 Third-Party Links.

The Site may contain links to third-party websites or resources. These links are provided for convenience only. We do not control, endorse, or assume responsibility for any third-party content or practices.

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## 9. Limitation of Liability

To the fullest extent permitted by law:

### 9.1 No Indirect Damages.

CTRR, its directors, officers, employees, contractors, and affiliates shall **not** be liable for any indirect, incidental, consequential, special, or punitive damages, including loss of profits, data, or goodwill, arising out of or relating to:

- Your use or inability to use the Site;
- Any content or resources obtained through the Site; or
- Any conduct or content of third parties.

### 9.2 Cap on Direct Damages.

Our total aggregate liability for any claims arising out of or relating to the Site or these Terms shall not exceed the greater of:



- The amount you paid (if any) for products or services giving rise to the claim during the three (3) months preceding the event; or
- One hundred U.S. dollars (USD \$100).

Some jurisdictions do not allow the exclusion or limitation of certain damages; in such cases, these limitations will apply to the maximum extent permitted by law.

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## **10. Indemnification**

You agree to indemnify, defend, and hold harmless CTRR, its directors, officers, employees, agents, and affiliates from and against any claims, liabilities, damages, losses, and expenses (including reasonable attorneys' fees) arising out of or related to:

- Your use of the Site;
  - Your violation of these Terms; or
  - Your violation of any rights of another person or entity.
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## **11. Governing Law and Dispute Resolution**

### **11.1 Governing Law.**

These Terms and any dispute arising out of or related to them shall be governed by and construed in accordance with the laws of the State of [insert state, e.g., Washington], without regard to its conflict-of-law principles.

### **11.2 Informal Resolution.**

Before filing any formal legal claim, you agree to first contact us at **trauma.resilience.research@gmail.com** to attempt to resolve the matter informally.

### **11.3 Venue.**

Any legal action or proceeding arising from or related to these Terms or the Site shall be brought exclusively in the state or federal courts located in [County and State], and you consent to the personal jurisdiction of such courts.

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## **12. International Users**

The Site is operated from the United States and may not be appropriate or available in other locations. If you access the Site from outside the United States, you are responsible for compliance with local laws.

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## **13. Termination**

We reserve the right, in our sole discretion, to:

- Suspend or terminate your access to the Site; or
- Remove content;

at any time and for any reason, including violation of these Terms or misuse of the Site. Upon termination, all rights granted to you under these Terms will immediately cease.

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## **14. Miscellaneous**

#### **14.1 Entire Agreement.**

These Terms, together with our Privacy Policy and any other policies or agreements referenced herein, constitute the entire agreement between you and CTRR regarding use of the Site.

#### **14.2 Severability.**

If any provision of these Terms is held to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

#### **14.3 No Waiver.**

Our failure to enforce any right or provision of these Terms shall not be deemed a waiver of such right or provision.

#### **14.4 Assignment.**

You may not assign or transfer these Terms or any rights or obligations hereunder without our prior written consent. We may assign our rights and obligations under these Terms at any time.

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### **15. Contact Information**

If you have questions or concerns about these Terms, please contact us at:

**Center for Trauma & Resilience Research (CTRR Inc.)**

Website: [www.ctrinc.com](http://www.ctrinc.com)

Email: [trauma.resilience.research@gmail.com](mailto:trauma.resilience.research@gmail.com)