



# International STEM League

iNSL.org 501C3 Charitable Organization EIN 45-4064387

All terms and conditions on this page are subject to change without prior notification. Please check back if you wish to stay notified of any updates and modifications to the terms listed on this page.

## Privacy Policy

This privacy policy sets out how **Wicked Cool Plugins, Inc** (the "Business") uses and protects any information that you give us when you use this website.

The Business is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, then you can be assured that it will only be used in accordance with this privacy statement.

The Business may change this policy at any time. You should check this page time to time to ensure that you are agreeable to the changes. This policy is effective from 01/01/2011.

### What we collect

We may collect the following information:

- name
- contact information including email address
- demographic information such as postcode and preferences
- other information relevant to customer surveys and/or offers

### What we do with the information we gather

We do not/will not sell, rent, distribute or share the information we collect with any 3rd parties. It is safe and secure with us, and used only by us.

We require this information to fulfill the service(s) you have signed up for (newsletters, email lists, promo lists, buyer lists, lead lists, etc). We may use the information to improve our products and services. We may periodically send promotional email about new products, special offers or other information which we think you may find interesting using the email address which you have provided. You are free to leave those lists at any time by clicking on the unsubscribe link, or by emailing us back at the same email id where the email was sent from.

We use cookies to track affiliate referrals.

Advertisers on this site may or may not make use of cookies.

### **Links to external websites**

Our website may contain links to enable you to visit other websites of interest easily. However, once you have used these links to leave our site, you should note that we do not have any control over the external website. Therefore, we cannot be held responsible for the protection and privacy of any information you provide while visiting such sites. Such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

We may also link to partners, merchants, and other products, and we may earn a commission from the referral if you purchase products or services or perform any commissionable action on these external sites.

# **Support Policy**

## **Standard (Free) Support**

When you purchase INSL products, you are eligible for free support for as long as stated on our [sales page](#). Even when you renew your access to support, what you get is referred to as "Standard" or "Free" Support, even though you have paid a nominal fee for support and upgrades.

Free support is available via the [online contact form](#). Expected response time is 24 hours. However, on any given day, depending on the number of support issues logged and the time of the day when your request is opened, our average turnaround time is 6 hours.

We are available for support from 10 AM - 5 PM PST, Monday through Friday. We are "officially" closed over the weekends and on national holidays.

**Standard (Free) support** involves:

- Responding to "How-to" questions with answers or links to our current documentation where the answer may be found
- Responding to strategy and non-technical issues related to INSL

- Asking for more detailed information about the issue so that we can try to figure out the issue, and the solution, and either send you the proposed solution via the ticket, or point you to the right [documentation](#) on our web site

## Common Examples of Standard Support

These are the examples where we offer email-based support for free.

Q: "How do I set up ClickBank integration?"

Q: "Why am I getting a "Sorry, you don't have access to this content" when I'm logged in as... username)?"

Q: "I have forgotten the email (and/or password) to my INSL Admin account. How do I retrieve it?"

Please note that logging in to your server or wordpress blog, logging in to your ClickBank or Paypal account, or your Authorize.net or 1ShoppingCart (or private label) account, and troubleshooting issues specific to your installation, your web site, blog or web host, is **NOT part of Standard Support**.

### Premium Support.

Premium Support, also known as "Paid Support" is available for a fee of [\\$50 per 1/2 hour](#), or [\\$100/hour](#), payable in advance.

### Website Course ISSUES

INSL uses DAP, a WordPress plugin that runs on the user's website. It is not always possible to troubleshoot all issues simply by looking at an error message or a screenshot. For troubleshooting most issues (website permission issues, caching, database issues, etc.), our support team needs to be able to access your website in different ways.

So, for us to solve problems with the LMS course site, we work with the DAP support system team. While they are very responsive, we have to work with their schedule and may require 24 hours for that kind of issue.

# Affiliate Agreement

NOTICE: Please read this agreement carefully. Unless you expressly agree and consent to this agreement, you may NOT participate in the affiliate program. By participating in the affiliate program, you are agreeing to comply with and be legally bound by the terms and

conditions of this contract. If you do not agree to all of the terms of this agreement, please do not register for the affiliate program.

This agreement incorporates the Program Operator's Terms and Conditions of Use (located on this website) as outlined in full.

Throughout this agreement, "affiliate program" refers to the affiliate program operated by the Program Operator in part for the website.

## **AFFILIATES**

Each affiliate is an independent contractor of the Program Operator and not an employee. Nothing herein is intended to create an employer/employee relationship.

## **COMMISSIONS & REFERRAL FEES**

Whenever someone orders through your affiliate link, your affiliate ID is credited with a referral fee only for the purchases you directly refer. You do not earn a referral fee for any other affiliates signing up under you. The commission/referral fee amount varies from product, service or opportunity. The rate at which your referral fee is generated can be found on the website and is subject to change at any time.

Before any affiliate may be paid, the affiliate must submit identification information to the Program Operator. Such identification information shall include, at a minimum, a W9 form and one online site with photo and contact information, such as LinkedIn. These documents shall be faxed or emailed to the Program Operator per your "Welcome, affiliate" email instructions. You will not receive any payment of commission/referral fees until you submit the documentation as required by the Program Operator.

Commissions on products and services are paid at the rates indicated on the website. The Program Operator strives to pay similar rates on further products, services, and opportunities, but reserves the right to pay on a different scale if necessary, or none at all.

## **NO CASH BACK OR COUPON OFFERS**

We at INSL.ORG do not allow affiliates to promote cash-back / commission-back offers, discounts, or coupons related to INSL.

Our affiliates work very hard to write articles, review posts, podcasts, interviews, Facebook posts, etc. - all in an effort to educate their audience about INSL, how good it is, and how it will help them.

At the very end of their research, just before they make the purchase, the buyer searches for a discount coupon or cash-back offer online and ends up buying through an affiliate link published on a coupon/cash-back site.

And all of the effort by all 99% of affiliates in creating original content is lost in this last bit because of a financial incentive that does not offer true value to the buyer except for serving as a financial incentive.

This becomes a discouraging factor for other affiliates and has resulted in complaints from genuine affiliates who spend time, money, and effort creating original content to promote INSL. Then, everything becomes just about getting a discount on INSL.

For these reasons, there may not be ANY INSL.ORG affiliate links from any website promoting cash back or coupons. There may not be any financial incentives or any mention of a coupon, cash-back, discount, or any kind of financial incentive.

The only incentives you may offer are actual products - like your own special reports, videos, software, etc. - that you have created or that have been created by a third party.

You may not even promote INSL from a website that has anything to do with coupons or cash-backs or discount offers.

Any inclusion of an INSL affiliate link on such a site will be considered a violation of our affiliate policy. Such violations will result in the affiliate forfeiting their affiliate account and any unpaid affiliate commissions that are found to have been generated.

Our affiliate terms have been updated at <https://inlsmember.org/welcome-affiliates>. Please note that you may not always be notified of future updates, and it will be up to you to visit the page frequently and stay up-to-date with the changes.

## **SEO FOR PROHIBITED TERMS**

The Program Operator strictly prohibits promoting fake "Discounts" or "Coupons." Affiliates may not promote or optimize links or their affiliate sites for terms, including but not limited to "iNSL Discounts" or "iNSL Coupons" or terms like "Do Not Buy INSL" or anything that promotes INSL in a negative light. Affiliates may not publish links or promote copy that promises the visitor a discount or a coupon for clicking on the affiliate link. Incentivized clicks or views are also prohibited.

## **COPYRIGHTS AND TRADEMARKS**

You may register domain names for the purpose of redirecting them to your INSL affiliate link. However, **you MUST NOT use the term "INSL"** or any variations of it (like I.N.S.L.) in your affiliate domain. You may use the term "INSL" in your domain names - like iNSLreview.com or iNSLtips.com.

We strictly prohibit the use of the word "International STEM League" in domain names used either for the purpose of affiliate link cloaking or redirection and also for the purpose of creating an affiliate or review blog or any website at all. If you do so, your affiliate account may be shut down and/or deleted, and you will forfeit any commissions earned.

## **INCOME TAX LIABILITIES**

Each affiliate acts as an independent contractor and as such is responsible for any or all United States, state, or foreign income taxes and any other tax liabilities that affect or concern the sales of the products or services, in your state or location. If you are NOT a resident of the United States, the Program Operator will withhold the appropriate U.S. income tax applicable to foreign nationals, prior to your receipt of any commissions. The Program Operator does so pursuant to the United States Internal Revenue Service laws (also known as the United States Tax Code) and other applicable laws. It is the affiliate's sole responsibility, and not the responsibility of the Program Operator, to take any steps necessary to recover these sums under the Tax Code and other applicable laws.

## **EMBARGOED NATIONS & SPECIALLY DESIGNATED NATIONALS**

The United States controls the export of products and information. Each affiliate agrees to comply with such restrictions and to not export or re-export the materials (including software) to countries or persons prohibited under the export control laws. By becoming an affiliate, you are agreeing that you are not in a country where such export is prohibited or are not a person or entity to which export is prohibited. You are responsible for compliance with the laws of your local jurisdiction with regard to the import, export, or re-export of the materials (including software).

Each affiliate is responsible for compliance with all applicable U.S. laws and regulations, including but not limited to, those laws pertaining to export control. By registering as an affiliate, you warrant that you are not a citizen or resident of a country designated as having Embargoed Nation Status and further, you also warrant that you are not on the list of Specially Designated Nationals or Blocked Persons maintained by the U.S. Treasury Department. The products and/or services are exported from the United States in accordance with the Export Administration Regulations. Diversion to other countries is contrary to U.S. law and is prohibited.

In compliance with the United States Patriot Act, only those who have provided appropriate identification information and do not reside within an embargoed nation and who are not listed on the Specially Designated Nationals list may receive commission checks paid by either the Program Operator.

## **COMMISSION SCHEDULE**

Commissions are paid once per month by payment processor during the first week of the month for sales made 60 days prior to the date of calculating commissions.

There is no minimum commission amount at this time. But that is subject to change. Please check back on this document to keep yourself up-to-date of all changes. No changes will be intimated to you. If and when we require a minimum commission amount, that is the minimum amount that you must earn before you will be paid commissions. In any commission period, your commission must exceed this amount before you will

receive any sums for that period. Commissions below this minimum amount will be held until such time as the commission equals or exceeds this amount.

Commissions are not paid for any sales for which payment has not been received, or for any transaction that has been rejected, or refunded, for any reason.

We are not responsible for paying interest to affiliates for accrued but not yet delivered commission payments.

If a transaction incurs a charge-back, or if an online transaction is not completed in every way, no commission payment is due to the affiliate. If a commission has already been paid, then it will be deducted from an active affiliate's future commissions.

All commissions are paid only in US Dollars, through Quickbooks or PayPal.

If you elect a payment processor (currently, only Paypal) through which to receive your commissions and you later terminate the account or the account becomes unavailable for any reason, the Program Operator is not responsible for your not receiving the money. Each affiliate is responsible for always maintaining the payment processor through which they receive their commissions/referral fees OR selecting an alternate method of payment supported by the Program Operator. This election is entirely made by the affiliate and the Program Operator assumes no responsibility for non-receipt of payments made according to the payment processor elected by the affiliate, or the affiliate's lack of ability to then conform to the payment processors or processes supported by the the Program Operator. The Program Operator assumes no responsibility for an affiliate not electing a payment processor.

## **MIXING OF PRODUCTS**

As an affiliate of the Program Operator, your website on which you advertise any products or services of the Program Operator may only include products that are not capable of being viewed by persons 13 years of age or younger unless the Program Operator specifically allows such products. Your website may NOT contain any content or images that are NOT suitable for being viewed by persons 13 years of age or younger if you include any reference whatsoever to the Program Operator, the website, the eBook(s), or your affiliate Link. On any website on which you include any reference whatsoever to the Program Operator, its products, services, and eBooks, you may NOT include any reference whatsoever to any form of "Adult" content. Any violation of these requirements will result in immediate termination of your affiliate status and you shall forfeit any commissions/referral fees that may be due. In the event that any violation of these requirements results in the suspension or termination of any payment processor for or the Program Operator, you shall be liable for liquidated damages in the amount of \$10,000 as well as actual and any consequential or actual damages that or the Program Operator may incur.

## **PAYMENT PROCESSOR FEES**

All commissions are calculated based on the gross transaction. The commission rate listed on the website is then applied to determine the amount due the affiliate. The Program Operator may also charge a per transaction fee for every transaction processed. In the event that a per transaction fee is applied, the amount of the fee can be seen on the website. Any such fee is not commissionable and is also deducted from the sums paid by the customer, prior to the calculation of any commission.

### **SPAM & UNSOLICITED COMMERCIAL EMAIL (UCE)**

The Program Operator does not tolerate the sending of unsolicited bulk emails (UCE or SPAM) which promote, or make reference to the Program Operator, or any of their associated companies or websites, Partners, or employees, the websites, products or services. The provisions of the Terms and Conditions pertaining to UCE or SPAM shall apply to each affiliate. Any affiliate who, in the opinion of the Program Operator, breaches this rule will have their affiliate status canceled, and any outstanding commissions will be forfeited.

### **UNPROFESSIONAL CONDUCT**

The Program Operator and their associated companies operate with the strictest codes of professional conduct. Any affiliate who brings the the Program Operator or their employees, partners, or associates into disrepute, or who promotes any form of slander, racism, or unfair business practices, will have their affiliate status canceled and any outstanding commissions will be forfeited.

The Program Operator reserves the right to reject any affiliate application if, in the Program Operator's opinion, that person or entity violates established laws or commonly held standards of decency. For example, we will reject applications from any person or company that promotes any form of violence, illegal activities, or from applicants who the Program Operator prefers not to be associated with.

### **AFFILIATE SALES & TRACKING**

After signing up for the affiliate program, you will receive a unique affiliate URL that you will use to advertise the website. When someone clicks through this URL, a cookie with your affiliate ID will be set in their browser, and their IP address may also be logged with your affiliate ID. During that visit to the website or any later visit, when a purchase is made, the commission will be given based on the existence of the cookie.

To receive proper credit for sales, a person or entity must purchase through your unique affiliate URL. Masking or cloaking of the links (whether done by software or by a script and sometimes referred to as "affiliate link cloaking") may or may not work with parts of the Sites. The Program Operator allows masking or cloaking, but you must provide a repeatable process for our verification of the cloaked link; otherwise, the use of the masked or cloaked link is disallowed.

### **TERM & TERMINATION**



This agreement will begin upon your sign-up with the affiliate program and will end when either you or the Program Operator terminates your affiliate status or if your account is inactive in any continuous twelve-month period. An affiliate may terminate this agreement at any time and for any reason by writing to - or emailing - the Program Operator at the email address listed on the website. The affiliate may not transfer this agreement or any rights conveyed in this agreement to any third party whatsoever.

The Program Operator may terminate this agreement at any time and for any reason by writing to the affiliate at the email address listed in the affiliate's Profile with 7 days' notice. The Program Operator may transfer this agreement to any party whatsoever at any time. This agreement shall remain in full force and effect without affiliate notice. However, if this agreement should terminate for cause due to violation of this agreement or the Terms and Conditions, this agreement shall terminate immediately, and the affiliate shall forfeit all right to any commissions then due.

#### RIGHTS TO MODIFY AGREEMENT

The Program Operator and its associated companies may, in good faith, modify any of this agreement and/or the Terms and Conditions (including the affiliate Commission Schedule) at any time and at its sole discretion by posting a change notice or a new agreement on the website. These changes will come into force immediately upon posting. You may check back on this document periodically to see if you are still agreeable to this agreement - no intimation will be made of any changes to any legal terms on this website. The affiliate's continued participation in the affiliate program following the said posting of a change notice or new agreement shall constitute binding acceptance by the affiliate of the change.

If any modification to this agreement is unacceptable to the affiliate, the affiliate's only recourse is to terminate this agreement. Upon termination, the former affiliate must remove all affiliate links and graphics from its web site and refrain from publishing them in any manner whatsoever.

#### NO MISUSE

It is understood that any individual that uses the Program Operator system shall not use it in connection with obscene, defamatory, slanderous, hateful, illegal or politically disruptive material, the definition of which shall be at the sole discretion of the Program Operator. It is also understood that affiliates shall not try to cheat the system to increase their payments due. If such misuse is detected, the affiliate will be immediately terminated as an affiliate, and any sums paid and any sums payable as and for commissions will be withheld. All affiliates further agree to refrain from engaging in hostile activity toward the system. Any individual that engages in such hostile activity, such as hacking, shall be held liable for any loss sustained by the Program Operator or its associates due to such action.

#### AS-IS ONLY

There is no warranty or guarantee of any kind concerning the Program Operator system in terms of reliability, stability, quality, or dependability. This means that the Program Operator or its associates is not responsible for any loss or damage incurred directly or

indirectly due to the use of the Program Operator website, products, services, or any other facet of the system. This shall include, but is not limited to, any system malfunction, period of being inoperative or unavailable, loss of data or discontinuation of service, other inconveniences.

## FEES

Affiliates shall be charged NO FEE by the Program Operator for setting up an account to join affiliate programs or to join any program.

## ELECTRONIC COMMUNICATIONS & EMAIL

The Program Operator requires your primary email address be listed in your affiliate Profile. Affiliates cannot use the website or participate in the affiliate program until their email addresses are verified. Those who fail to verify their email address or use an email address that generates an error response consistently (e.g., "User is over quota" or "Mailbox full") will forfeit any commissions due, and this contract will be terminated immediately. You may not use an email address with an auto responder as your Program Operator email address. When you visit the Program Operator's websites or send emails to, you are communicating electronically. You consent to receive communications from the Program Operator electronically. The Program Operator will communicate with you by email or by posting notices on this site. You agree that all agreements, notices, disclosures and other communications that the Program Operator provides to you electronically satisfy any legal requirement that such communications be in writing. If you are an affiliate, you understand that you may NOT opt out of any emails that you receive from the Program Operator. As an affiliate, you must continually have a valid email account on file with the Program Operator or we reserve the right to terminate your participation immediately, without any refund of any license fees paid or payment of any commission due.

## UNAUTHORIZED CHARGING OR RECEIPT OF PAYMENTS THROUGH THE SITES

No affiliate or other person or entity may use the website or the Program Operator's payment processing system for private transactions. Any revenue collected through the website or the Program Operator's payment processing system may become the sole property of the Program Operator. Any revenue collected through the Program Operator's payment processing system may become the sole property of the Program Operator. Specifically, affiliates may not link to the website for processing of products or services that are not wholly sponsored by the Program Operator and authorized by the Program Operator and, further, may not link to the website for processing of any products beyond what the Program Operator has identified as salable products for the website and specific affiliate sales. Should any affiliate of the Program Operator or other person or entity construct links that process orders through the Program Operator payment processing system, the act will be considered an attack on computing resources with intent to damage the website and, therefore, treated as a serious computer crime. Violators will be prosecuted to the fullest extent of the law.

## AFFILIATE IDENTIFICATION NUMBERS

You will be provided an affiliate identification number. Your affiliate ID number may be numeric and/or CaSe sEnSitIvE. For example, the code 'learn\_more' differs from 'Learn\_More'. You are responsible for maintaining the secrecy and security of your affiliate ID number and password. You agree to hold the Program Operator harmless in the event that you share any such information with any other person or entity whatsoever.

## NO PREDATORY ADVERTISING

All affiliates in the affiliate program agree to refrain from any type of predatory advertising practices, the definition of which shall be at the sole discretion of the Program Operator and shall include, but not be limited to, dynamically replacing the affiliate ID of one affiliate with that of another with the effect of "stealing" the commission away from the affiliate that earned it, whether this be intentional or not. affiliates may not adjust any of the supplied affiliate links to reset cookies or bypass other safeguards in the system. affiliates understand that engaging in such practices is grounds for immediate termination and forfeiture of earned commissions.

## LIABILITY

The Program Operator will not be liable for indirect or accidental damages (loss of revenue, commissions) due to affiliate system sale tracking failures, commission processing system failures, losses of database files or backups thereof, attacks on computing resources, computer viruses, the continued viability of their products, any results of "intents of harm" to the program, or acts of God or Nature. The Program Operator does not claim that the operation of the websites or the Program Operator network will be error-free, nor will the Program Operator be held liable for any interruptions or errors.

## MISCELLANEOUS PROVISIONS

a) If any part of this agreement or the Terms and Conditions is declared void, this agreement and the Terms and Conditions shall, to the maximum practicable extent, be construed without reference to that part. No term or provision of the Agreement shall be waived unless in writing and signed by the party waiving the provision. Any waiver shall apply only to the specific event or situation it describes and shall not continue. No affiliate may assign or sublicense this agreement without the Program Operator's written consent.

b) All legal or other fees incurred in collecting returned checks or declined credit cards or any other lack of payment related to a sale made by an affiliate will be payable by the affiliate. Any sums not collected from the affiliate or affiliate's customer are not commissionable, and any fees incurred during the processing or handling of sales made by the affiliate will be deducted from any commissions due to the affiliate. Further, if the commissions due to the affiliate are insufficient to cover any sums, the affiliate agrees to pay the total amount to the Program Operator.

c) IF THE FOREGOING LIMITATIONS OR THE LIMITATIONS WITHIN THE TERMS AND CONDITIONS ARE HELD TO BE UNENFORCEABLE, THE PROGRAM OPERATOR'S LIABILITY FOR DAMAGES UNDER THIS AGREEMENT TO ANY PERSON OR ENTITY SHALL NOT EXCEED THE AMOUNT OF FEES PAID BY THAT PERSON OR ENTITY FOR THE PRODUCT, SERVICE, AND OR EBOOK OR SOFTWARE (LICENSE).

d) To the extent you have in any manner violated or threatened to violate the Program Operator's intellectual property rights, the Program Operator may seek injunctive or other appropriate relief in any court located in San Diego, CA, USA and you consent to exclusive jurisdiction and venue in such courts. Use of the Program Operator website is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph. You agree that no joint venture, partnership, employment, or agency relationship exists between you and the Program Operator as a result of this agreement or use of the website, products, and/or services. The Program Operator's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of the Program Operator's right to comply with governmental, court and law enforcement determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

e) This Agreement shall be governed and construed by the laws of Washington, USA, applicable to agreements made and to be performed in California, USA. You agree that any legal action or proceeding between the Program Operator and you for any purpose concerning this Agreement or the parties' obligations hereunder will first attempt to be resolved with the help of a mutually agreed-upon online mediator. Any costs and fees (other than attorney fees) associated with the mediation will be shared equally by each of us.

f) If it proves impossible to arrive at a mutually satisfactory solution through online mediation, we agree to submit the dispute to binding arbitration at the following location: for legal actions or proceedings between the Program Operator and you, in Vancouver, WA, USA, under the commercial rules of the American Arbitration Association. Judgment upon the award rendered by the arbitration may be entered in any court with jurisdiction to do so.

You never have the right to go to court or have a jury trial. You will not have the right to engage in pre-trial discovery except as provided in the rules; you will not have the right to participate as a representative or member of any class of claimants about any claim subject to arbitration; the arbitrator's decision will be final and binding with limited rights of appeal.

g) Any cause of action or claim you may have with respect to the website, the products, the software, the services, or any digital products, must be commenced within ninety (90) days after the claim or cause of action arises or such claim or cause of action is barred.

The Program Operator 's failure to insist upon or enforce strict performance of any provision of this agreement shall not be construed as a waiver of any provision or right. Neither the course of conduct between the parties nor trade practice shall act to modify any provision of this agreement. the Program Operator may assign its rights and duties under this agreement to any party at any time without notice to you. Use of headings in this document is for convenience only and does not identify legal boundaries or terms explicitly.

h) The Program Operator may modify this agreement and the agreement this creates at any time simply by updating this posting without notice to you. This is the ENTIRE agreement regarding all the matters that have been discussed.

i) The Program Operator may transfer any rights or responsibility that it may have to any person or entity whatsoever. Nothing herein shall alter or encumber the right of the Program Operator to transfer any such rights or responsibilities. Any transfer by the Program Operator shall cause this agreement and any other agreement then in effect (as well as any other contract between you and the transferring party) to transfer simultaneously, all without permission.

j) Should this affiliate program be deemed illegal in any jurisdiction, the Program Operator has the right to immediately terminate this program, without recourse. If the payment processors utilized by the Program Operator determine that sales made through affiliates cannot be processed through the payment processor, then the Program Operator has the right to immediately terminate this Program, without recourse. Nothing herein is intended to imply that the Program Operator will always offer any affiliate program, or this affiliate program, for all products, services, and/or opportunities sold by the Program Operator on the websites or that the Program Operator will offer any affiliate program whatsoever.

Any rights not expressly granted herein are reserved.

## **Compensation Disclosure**

We recommend various products and services on this web site. If you go on to purchase a third-party product or service through our link, it is very much likely (unless stated otherwise) that we may get compensated for your purchase in the form of affiliate commissions. It does not come out of your pocket - rather, the owner of the product or service you purchased generously shares a portion of the purchase with us in the form of commissions.

That doesn't mean we recommend other products and services just to earn some commissions. Our reputation is far too great, our brand is far too big, and our respect for

our visitors, members, and affiliates is far too great for us to stoop to the level of recommending stuff just to make a few extra bucks.

The products/services/people we recommend have been handpicked by us after our own personal experiences, as well as hearing about them first-hand (sometimes second hand on public forums) from others who are using them. So, since we were going to recommend those anyway, we try to use an affiliate link (if they offer such a program, where applicable). We recommend many products and services which do not have an affiliate program in place, so those links do not earn us any commissions. But we do it anyway if it's something that we feel will add value to those we serve.

Regardless, you should always, ALWAYS do your own due-diligence before signing up or paying for any free or paid products or services online. By clicking on any links on our site, you agree to indemnify us completely from any resulting actions or experiences caused by whatever it is that you are signing up for or purchasing.

We are not the police of the Internet. So you are responsible for your actions online, and not us :-)

## Subscription Terms

This section applies to only those who have purchased INSL (and/or WCP plugins) as a monthly subscription. If you purchased INSL for a one-time fee, then please ignore this section. This is a live document, and our terms can be updated at any time without prior notice, and may even be updated after-the-fact if we are faced with an unforeseen issue. By using INSL, you agree to all of our terms on this page.

**1) "Software as a Service" (SaaS):** When you sign up for a INSL Membership, it means you're paying for INSL on a monthly or yearly basis, depending on whether you signed up for a monthly or yearly subscription. And based on that, you will be automatically charged either monthly or yearly (unless you signed up for our Lifetime Membership, if and when offered, where you paid a one-time fee for a lifetime subscription). In software industry terms, it is commonly referred to as "Software as a Service" - or "SaaS". You're basically paying for "software" like you pay for a "service". So that is just like you paying the Phone or Cable company every month for Phone or Cable service. As long as you remain a paying member, you keep getting the service. If you cancel your subscription and stop paying the monthly subscription fee, you lose access to the service. Similarly, if you cancel your monthly or yearly subscription, you will lose access to INSL and all plugins, licenses, bonuses and any and all of the benefits of the subscription. Subscription payments, once charged, are not refundable, whether it is monthly or yearly payments. You may however cancel your subscription prior to the next payment (monthly or yearly). Once you sign up for a subscription, you are automatically agreeing to be automatically billed (monthly or yearly), until you cancel. Cancellation requests have to be in the form of a contact form at <https://INSL.ORG/contact> so

that there is proof of your intent to cancel, which protects you as well as us from any potential misunderstanding.

**2) Refunds:** You get a **10-day "No Questions Asked" Money-back Guarantee** with your new Subscription when you first sign up for INSL and don't have an existing INSL license. You may Cancel your new subscription any time within 10 days of first signing up, and can get your full money back of your first month's or first year's subscription. And you will never be charged again in the future. No questions asked! Subsequent cancellations after the first month (or year) are NOT eligible for a refund of the prior months' or years' subscription payments.

**3) Cancellations:** You may cancel your monthly subscription at any time. No questions asked. Just open a support ticket and we'll take care of it for you. Please note that when you cancel, INSL as well as all bonus plugin licenses and all benefits of the subscription will be automatically canceled.

Once you cancel your subscription, you will not be able to go back to your previous purchase of INSL, even if you previously purchased an older, one-off license of INSL. If you wish to continue using INSL, you must sign up for a new license at current pricing (whatever it is at the time).

**4) Upgrading from One-Time License To A Subscription:** If you already own a one-time INSL license, and your access to upgrades and support has expired, then please note that signing up for a subscription is **not a substitute for paying renewal fees**. If you switch from a one-time license to a subscription, and then cancel it subsequently, you will lose all benefits received as a part of the subscription. And you will also not be able to revert back to your old INSL license. So, after you cancel your subscription, if you wish to continue using INSL, you must sign up for a new INSL license at the current pricing (whatever it is at the time).

**5) Monthly Support:** When you sign up for our subscription, you also get **free email support** each month, not to exceed one-half hour in any month.

**6) Billing:** We are very appreciative of our subscribers who pay a recurring fee. Credit card issues are very common these days. So if there are issues with your subscription payments, we will remind you multiple times to update your payment information, and pay any past missed payments. And only after our repeated requests for making missed payments are ignored multiple times, do we consider disabling your account and any products and services that are associated with your account. But that is determined on a case-to-case basis. Please know that it is possible that even with one missed payment - depending on the case - you may lose access to INSL on your website.

Please note that all of the INSL data, including your content, product, and member information, is accessed on your own technology. So we don't have access to any of that. When you intentionally or unintentionally cancel your subscription or your account is canceled due to non-payment of dues, all that happens is that you lose access to the INSL Admin Dashboard on our website. All of the data will remain on your website, and we do not have access to any of that information. So any time you are caught up with missed payments and have updated your billing information, once we reinstate your INSL license, you will be able to resume the use of the INSL Admin Dashboard on your site. And assuming nothing has been done to the data by you, someone who works with/for you, or your web host (like server moves, corruption or deletion of your data by mistake, etc), it should all still be there. We do not have access to any of it, so we cannot touch your data on your website.

Upon payment of past missed payments and updating your payment information, we reinstate your membership benefits within 24-48 hours during weekdays.

However, there are times when we have customers with lots of billing issues, and multiple missed monthly payments, repeated cancellations and credit card issues and subscription terminations from the payment processor, failing to pay past dues on time, etc. That means we must follow up multiple times; sometimes, a missed payment is made, some are missed, etc. So in the case of customers with higher-than-normal billing issues, we reserve the right to charge the customer an extra payment processing fee of anywhere from \$10 to \$50, depending on the number of problems we've had with the customer billing, as an overhead processing fee for each missed payment in the system that we end up following up with the customer about. We also reserve the right to request them to switch to a yearly subscription to avoid the unnecessary overhead of dealing with billing issues every month.

If the member is unwilling to switch to a yearly subscription in spite of the many issues, we reserve the right to refuse support for that member and their account and disallow the use of our products and services until the member agrees to switch.

If you have any questions about these terms or want details specific to your situation, please feel free to contact our support team by the contact form. We'll work with you and present you with your options.