

This website is owned by **Karina Association Inc.** (“Company”, “we” or “us”). By viewing this site or utilizing any information provided, you agree to the **Terms and Conditions** set forth below. If you do not agree to these **Terms and Conditions**, please do not continue to view this website.

This site is for informational purposes only. This website is not intended to provide mental health treatment and does not constitute a client/therapist relationship. A client/therapist relationship will only be established after an initial consultation and signed consent. The information provided on this site is not a replacement for the therapeutic relationship in psychotherapy.

You assume full responsibility for using the information on this site, and you understand and agree that we are not responsible or liable for any claim, loss, or damage resulting from its use by you or any user.

We try to keep the information on this site as accurate as possible. However, we do not claim any guarantee concerning its accuracy, timeliness, and completeness. If errors are found, please kindly bring them to our attention.

The free content you access on this website is always free. We do not collect credit card information for anything that is free. We collect your email address with your permission when you subscribe to our emails. You may **unsubscribe** at any time.

You are utilizing my website voluntarily and are here of your own free will. You agree that you are using this website solely for your personal use and that you are responsible for your choices, actions, and the results. You accept responsibility of how you choose to use or not use the information provided on this website. You agree to use your own judgment before you implement anything from this website.

We do not guarantee that access to the site will be error or virus-free. While we use a secure web host and have no intention of causing harm, you accept the risk in accessing this website.

Links to other web sites are provided for your convenience, but we are not responsible for the availability, accuracy, or content of those external links. References or links in our website do not constitute our formal endorsement. We are sharing information for your ease of access only. If our website link appears in any other individual’s, business’s, or entity’s website, program, product, or services, it does not constitute our formal endorsement of them, their business, or their website either.

Unless otherwise stated, users may print or download information from this site for personal, non-commercial use only, provided that they identify the source of the material and include a statement that the materials are protected by copyright law. Beyond personal use, permission to reprint or otherwise reproduce any document in whole or in part is prohibited, unless prior written consent is obtained from the copyright owner. Such consent can be received by contacting us.

By using this website, you agree to absolve us of any liability or loss that you or any other person may incur from use of the information, products, or materials that you

request or receive through or on our website. You agree that we will not be liable to you, or to any other individual, company, or entity, for any type of damages, including direct, indirect, special, incidental, equitable, or consequential loss or damages, for use of or reliance on our website. You agree that we do not assume liability for accidents, delays, injuries, harm, loss, damage, death, lost profits, personal or business interruptions, misapplication of information, physical or mental disease or condition or issue, or any other type of loss or damage due to any act or default by us.

You hereby fully and completely hold harmless, indemnify, and release Karina Association Inc. from any and all causes of action, allegations, suits, claims, damages, or demands whatsoever, in law or equity, that may arise in the past, present, or future that is in any way related to our website.

These terms and conditions are in place for us to be clear about who we are, how we help, and what is expected. By utilizing our website you agree to these terms and condition. If you have any questions, please contact us.