

**Pam Owens Fitness**  
**Payment Terms & Conditions**  
**Waiver of Liability**

You have purchased a product created from a compilation of years of experience and years of study in the fitness and health field. This online coaching program does not replace medical advice. I am not a registered dietician, doctor or miracle worker. Your voluntary participation in these programs specifically acknowledges that you are solely responsible for your own results, health and well-being.

These programs or services have not been evaluated by the FDA or any medical authority and are not intended to diagnose, treat, cure or prevent any disease. These programs are provided for informational, educational and inspirational purposes only. Do not rely on any information in these programs to determine medical or dietary treatment. Do not move into any positions that cause pain. Do not do any portions of the program that go against medical advice you have been prescribed. All suggestions are based on current, reasonable information however, you should make decisions with your licensed healthcare provider and do your own research before beginning my programs.

**General Nutrition & Workout Programs**

If you are not satisfied with any program because you believe it did not deliver what was promised, notify me within 14 days of your purchase with the details of why you are not satisfied and completed all coursework and assignments or evidence of completing the work, then I will give you a full refund. We do not give refunds after the initial 14 days in the program unless expressly stated elsewhere.

**Discontinuation of Ongoing Program**

You may discontinue participation in the program at any time. However, monthly recurring memberships require 14 days of notice by email to [powens@pamowensfitness.com](mailto:powens@pamowensfitness.com) to stop the next payment for the upcoming month.

**Deadline to Apply for Refund**

You must submit your request on or before 11:59 pm CST by the 14th day following your purchase. No exceptions unless expressly stated elsewhere.

**Completed Course Work or Evidence of Doing Program**

You must submit all your completed course work or evidence from the first 14 days of course material or assignments before refund will be processed. Completed coursework may be

submitted to me via email: [info@pamowensfitness.com](mailto:info@pamowensfitness.com). Please do not enroll in my programs with the intent to quit, not give it your all or “check it out.” We put all our heart and soul into these programs and expect you to do the same.