

DISCLAIMER

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PRIVACY POLICY

The website Skipper.fit (the “**Site**”) belongs to and is the property of Shivpriya Arora, the author of *Skipper*.

The information appearing below describes how we collect, use and disclose personal information of the users of our Site (“**Privacy Policy**”) and constitute an electronic record in terms of the Information Technology Act, 2000 and applicable Rules thereunder and the provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. Being generated by a computer system, the Privacy Policy does not require physical or digital signatures.

In the Privacy Policy, the terms “we”, “us” and “our” refers to the author of the Site and the terms “user”, “you” and “your” shall mean any person who visits the Site.

You are requested to carefully read the Privacy Policy in its entirety. If you require any clarification, you may contact us by clicking on the “Contact”.

1. Collection of Information

Data

We collect personal data from you when you voluntarily provide such information at the time of visiting our Site or seeking an inquiry for information, or responding to a survey, and such data would typically include the following:

- Name
- Telephone Number

- Email Address
- Home Address
- IP address and
- Other personal information which you may give us in connection with the use of the Site.

Each time we collect personal data, we make an effort to provide a link to the Privacy Policy. If you send us personal correspondence, such as emails or letters, we may collect such information into a file specific to you.

URLs

In general, you will be able to browse the Site without sharing any personal information about yourself. However, once you have shared any personal information with us, you are not anonymous to us. Where possible, we will indicate the fields which are mandatorily required to be filled in by you and the fields which are optional. You are free not to provide information for the fields that are optional. We may automatically track certain information about you basis your behaviour on the Site. We may use this information for internal research on the demographics, interests and behaviour of users of the Site in order to better understand, protect and serve the users of the Site. This information is compiled and analysed on an aggregated basis. This information may include information about your internet service provider, your operating system, browser type and information, domain name, URL that you just came from (whether this URL is on the Site or not), which URL you next go to (whether this URL is on the Site or not), and your IP address.

Cookies

We use data collection devices such as "cookies" on certain pages of the Site to help analyse the web page flow, measure promotional effectiveness, and promote trust and safety. "Cookies" are small files placed on your hard drive that assist us in providing services. We offer certain features that are only available through the use of a "cookie". Most cookies are "session cookies," meaning that they are automatically deleted from your hard drive at the end of a session. You are always free to decline the cookies if your browser permits. Additionally, you may encounter "cookies" or other similar devices on certain pages of the Site that are placed by third parties. We do not control the use of cookies by third parties.

2. Use of information

- The information collected as above is primarily intended to be used by us to increase the efficiency of the services provided to you.
- The information may also be used for other purposes, including one or more of the following:
 - to operate and maintain the Site;
 - identify you and to gather broad demographic information about you;

- to send you promotional information, such as newsletters. Each email promotion will provide information on how to opt-out of future mailings;
- to send you administrative communications, such as administrative emails, confirmation emails, technical notices, updates on policies, or security alerts;
- diagnose and troubleshoot problems;
- assess consumer interest in the services offered by us;
- customize customer experience;
- detect and protect us against error, fraud and other criminal activity;
- enforce the terms and conditions; and
- as otherwise described to you at the time of collection of such information.

3. Disclosure

- We may share personal information with third parties that (i) provide support services (such as mailing houses, human resource support, customer relationship management agency or website hosts or data managers), and (ii) help us market our services (including but not limited to email vendors and loyalty program support).
- We may share your personal information with our affiliates to help detect and prevent identity theft, fraud and other potentially illegal acts; correlate related or multiple accounts to prevent abuse of the Site; and facilitate joint or co-branded services where such services are provided by more than one corporate entity.
- We may disclose your personal information if required to do so by law or in good faith that such disclosure is reasonably necessary to respond to court orders or other legal process. We may also disclose your personal information to law enforcement officers, third party right owners, or others in good faith that such disclosure is reasonably necessary to enforce the Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of the users of the Site or the public in general.
- In particular, your personal information may be shared where the Government agencies mandate collection of such information under law for the purposes of verification of identity or for prevention, detection, or investigation of cyber incidents/ crimes, and for prosecution and punishment of offences.

4. Third Party Services

- We may share your information with third parties when you explicitly authorize us to share your information.

- Additionally, the Site may use third-party service providers to service various aspects of the Site. Third-party service provider's use of your personal information is dictated by their respective privacy policies and we recommend that you read their privacy policies to understand the manner in which your personal information will be handled by such third-party service providers.
- We may engage services of third parties to help serve its customers better. In general, the third-party service providers engaged by us will collect, use and disclose your personal information only to the extent necessary to allow them to perform their services for us.
- In particular, certain third-party service providers may be located in, or have facilities that are located at, a jurisdiction different from your jurisdiction or our jurisdiction. In the event you elect to proceed with a transaction that involves the services of such third-party service provider, your personal information may become subject to the laws of the jurisdiction(s) in which that service provider or its facilities are located and we will have no control over the same.
- At this time, your personal information is not shared with any other third-party applications. This list may be amended from time to time in the Site's sole discretion.

5. Anonymous Data

We may use anonymous data, which does not identify you alone, or when combined with data from other users. This type of anonymous data may be provided to other sources/sites for marketing, advertising or other uses. For example, such data may include analytics or information collected from cookies.

6. Newsletters

On our Site, you may subscribe to our newsletter, which may be used for advertising purposes. All newsletters sent may contain tracking pixels, we may see if and when you open an email and which links within email you click. Also, this allows the Site to adapt the content of future newsletters to the interests of the user. This information will however not be shared with third parties.

7. Testimonials

Any correspondence received in any form (including but not limited to emails, whatsapp's, blog posts, social media posts or otherwise) becomes the property of *Skipper* and may be published at the authors' discretion in the form of customer testimonials. By sending us correspondence in any form as stated above, you agree to such terms and conditions. To request that your correspondence not be used in this manner or that your testimonial remain anonymous, you may contact us by clicking on the "Contact Us" link on the Site.

8. Security

- We take reasonable security measures and procedures, as specified by Information Technology Act, 2000 and other applicable laws, to maintain appropriate physical, technical, and administrative security to help prevent loss, misuse, unauthorized access, disclosure, or modification of sensitive personal information of users of the Site.
- Although we take such reasonable efforts to safeguard your personal information, you acknowledge and agree that no system for transmission of data over the internet or any other public network can be guaranteed to be 100% secure.
- Once you leave the Site or are redirected to a third-party website or application, you are no longer governed by the Privacy Policy of the Site and we cannot be held liable or responsible for any loss or consequential damage that may be caused to you by use of a third-party website or application.

9. Changes in Policy

- We reserve the right to modify the Privacy Policy at any time without prior intimation, so you are advised to review frequently the Privacy Policy. Changes and modifications to the Privacy Policy will take effect immediately upon their being posted on the Site. Your continued use of the Site will signify your acceptance of all modifications to the Privacy Policy.
- If we make any material changes to our Privacy Policy or how we handle your personal information, or we are going to use any personal information in a manner that is materially different from that stated in our Privacy Policy at the time we collected such information, we will give you a reasonable opportunity to consent to the change. If you do not consent, your personal information will be used as agreed to under the terms of the Privacy Policy in effect at the time we obtained that information.

10. Refund Policy and Cancellation

- We accept Debit cards, Net banking, and UPI as forms of payment and any other forms that may be added in future.
- Prices are subject to change at any given point of time. We may change prices at any time. All payments shall be made in Indian National Rupees.
- All services at Skipper are non-refundable, non-exchangeable, non-saleable and non-transferable. However, the program can be paused /put on hold for, in case of an emergency as follows:
 - i. 8 week – 14 days pause
 - ii. 12 week – 21 days pause
 - iii. 16 week – 28 days pause