[A picture containing text, gambling house

Description automatically generated](https://www.jbgiftbaskets.com/)

**Just Becuz Gift Arrangements**

***Custom-made Gift Arrangements by Viola Jones***

**Return Policy**

**At the time there are "no refunds" on gift baskets. Due to the current pandemic of COVID-19, all gift basket sales are final. We do however want to make sure you are 100 percent satisfied with your purchase.   
  
If you receive a shipped item that has damage from shipping, rips, tears, broken parts, or missing items. We do ask that you first report this to the shipping carrier. Once the items leave our store and we document they have been properly packaged to be shipped to you, we are no longer responsible for any damage that occurs from then.   
  
If you receive an item that has been improperly packaged, mishandled, incorrect, or missing items from us we will ensure you receive your correct and replaced product as supplies are available. All incorrect baskets must be reported to our customer service department within 24 hours of receiving the item. We will not replace any items after 24 hours.   
  
By making your purchase with JBGA you agree to the above terms or our return policy and agree to inform us of any concerns or issues within reasonable time of purchase.**

**Just Becuz Gift Arrangements Privacy Policy**

We use your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy.

Information Collection and Use

We collect several different types of information for various purposes to provide and improve our Service to you.

Types of Data Collected

Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally, identifiable information may include, but is not limited to:

* Email address
* First name and last name
* Phone number
* Address, State, Province, ZIP/Postal code, City
* Cookies and Usage Data

We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by contacting us.

Usage Data

We may also collect information on how the Service is accessed and used ("Usage Data").

Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and we hold certain information.

Cookies are files with a small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Other tracking technologies are also used such as beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

* Session Cookies. We use Session Cookies to operate our Service.
* Preference Cookies. We use Preference Cookies to remember your preferences and various settings.
* Security Cookies. We use Security Cookies for security purposes.

Use of Data

Just Becuz Gift Arrangements LLC uses the collected data for various purposes:

* To provide and maintain our Service
* To notify you about changes to our Service
* To allow you to participate in interactive features of our Service when you choose to do so
* To provide customer support
* To gather analysis or valuable information so that we can improve our Service
* To monitor the usage of our Service
* To detect, prevent and address technical issues

Legal Basis for Processing Personal Data under the General Data Protection Regulation (GDPR)

If you are from the European Economic Area (EEA), Just Becuz Gift Arrangements LLC legal basis for collecting and using the personal information described in this Privacy Policy depends on the Personal Data we collect and the specific context in which we collect it.

Just Becuz Gift Arrangements LLC may process your Personal Data because:

* We need to perform a contract with you
* You have given us permission to do so
* The processing is in our legitimate interests, and it is not overridden by your rights
* For payment processing purposes
* To comply with the law

Retention of Data

Just Becuz Gift Arrangements LLC will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes and enforce our legal agreements and policies.

Just Becuz Gift Arrangements LLC will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period, except when this data is used to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer periods.

Transfer of Data

Your information, including Personal Data, may be transferred to — and maintained on — computers located outside of your state, province, country, or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction.

If you are located outside United States and choose to provide information to us, please note that we transfer the data, including Personal Data, to United States and process it there.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

Just Becuz Gift Arrangements LLC will take all the steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

Disclosure of Data

Business Transaction

If Just Becuz Gift Arrangements LLC is involved in a merger, acquisition or asset sale, your Personal Data may be transferred. We will provide notice before your Personal Data is transferred and becomes subject to a different Privacy Policy.

Disclosure for Law Enforcement

Under certain circumstances, Just Becuz Gift Arrangements LLC may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

Legal Requirements

Just Becuz Gift Arrangements LLC may disclose your Personal Data in the good faith belief that such action is necessary to:

* To comply with a legal obligation
* To protect and defend the rights or property of Just Becuz Gift Arrangements LLC
* To prevent or investigate possible wrongdoing in connection with the Service
* To protect the personal safety of users of the Service or the public
* To protect against legal liability

Security of Data

The security of your data is important to us but remember that no method of transmission over the Internet or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

Your Data Protection Rights under the General Data Protection Regulation (GDPR)

If you are a resident of the European Economic Area (EEA), you have certain data protection rights. Just Becuz Gift Arrangements LLC aims to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data.

If you wish to be informed about what Personal Data, we hold about you and if you want it to be removed from our systems, please contact us.

In certain circumstances, you have the following data protection rights:

* The right to access, update or delete the information we have on you. Whenever made possible, you can access, update or request deletion of your Personal Data directly within your account settings section. If you are unable to perform these actions yourself, please contact us to assist you.
* The right of rectification. You have the right to have your information rectified if that information is inaccurate or incomplete.
* The right to object. You have the right to object to our processing of your Personal Data.
* The right of restriction. You have the right to request that we restrict the processing of your personal information.
* The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable, and commonly used format.
* The right to withdraw consent. You also have the right to withdraw your consent at any time where Just Becuz Gift Arrangements LLC relied on your consent to process your personal information.

Please note that we may ask you to verify your identity before responding to such requests.

You have the right to complain to a Data Protection Authority about our collection and use of your Personal Data. For more information, please contact your local data protection authority in the European Economic Area (EEA).

Service Providers

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), provide the Service on our behalf, perform Service-related services, or assist us in analyzing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Service.

* Google Analytics

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Us

If you have any questions about this Privacy Policy, please contact us:

* By email:JBGAbaskets@gmail.com

Contact Us

**Terms & Conditions**

Welcome to Just Becuz Gift Arrangements! Please read these Terms of Use (“Terms”) carefully. They contain (a) the General Terms of Service (General Terms) that govern your use of and access to our website and mobile site (collectively, our “Sites”), as well as our provision of products and services. Additional terms also apply to specific services and brand offerings listed above. Finally, certain offline or online services, promotions, events, and features may have additional terms and conditions specific to them as communicated at the point of purchase, in advertising or in person, and those additional terms and conditions are incorporated herein by reference. If there is a conflict between these Terms and the terms posted for or applicable to a specific portion of the Site or for any service offered on or through the Site, the latter terms shall control with respect to your use of that portion of the Site or the specific service.

General Terms of Service

By visiting any of our Sites that link to these Terms, you are signifying your assent to these Terms and our Privacy Policy, which is incorporated herein by reference. Any products ordered or services used through any of our Sites are also governed by these Terms. We may revise these Terms from time to time by posting a revised version. YOUR CONTINUED USE OF ANY OF THE SITES AFTER WE POST ANY CHANGES WILL CONSTITUTE YOUR ACCEPTANCE OF SUCH CHANGES. IN ADDITION, BY ORDERING PRODUCTS OR USING SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ AND REVIEWED THESE TERMS IN THEIR ENTIRETY, YOU AGREE TO THESE TERMS AND THE PRIVACY POLICY AND THESE TERMS CONSTITUTE BINDING AND ENFORCEABLE OBLIGATIONS ON YOU.

NOTE: THIS TERMS OF USE CONTAINS AN ARBITRATION AND CLASS ACTION WAIVER PROVISION IN THE “ARBITRATION” SECTION BELOW THAT AFFECTS YOUR RIGHTS UNDER THIS TERMS OF USE AND WITH RESPECT TO ANY DISPUTE BETWEEN YOU AND US OR OUR AFFILIATES.

1. YOUR USE OF OUR SITES

You may access and use our Sites solely for your personal, noncommercial use. Except as expressly authorized hereunder, our Sites may not be reproduced, duplicated, copied, sold, resold, visited, reverse-engineered or otherwise exploited for any commercial purpose without our prior written authorization. We reserve the right to alter or discontinue our Sites, in whole or in part, at any time in our sole discretion.

Subject to and conditioned upon your compliance with these Terms, we grant to you a non-exclusive, non-transferable, limited right and license, without right of sublicense, to access and use our Sites, including any images, text, graphics, sounds, data, links and other materials incorporated into our Sites (other than your User Submitted Materials as defined below), solely as made available by us and solely for your own personal purposes. Except as expressly authorized by these Terms, you may not use, reproduce, distribute, modify, transmit or publicly display any portion of our Sites or create derivative works of any portion our Sites without our written consent. While using any of our Sites, you agree not to:

If you fail to comply with the above rules, such failure will constitute a violation of these Terms, and in addition to any other rights or remedies we may have, we may immediately terminate your access to and use of our Sites.

Some features of our Sites may enable you to send and receive transmissions. You acknowledge that we have no responsibility or liability for any transmissions, and/or any content included in such transmissions, sent or received by you. We reserve the right, in our sole discretion and at any time, to set limits on the number and size of any transmissions sent by or received through our Sites and/or the amount of storage space available for transmissions or for any feature made available through our website.

The entire communication with us is electronic. Every time you send us an email or visit our website, you are going to be communicating with us. You hereby consent to receive communications from us. If you subscribe to the news on our website, you are going to receive regular emails from us. We will continue to communicate with you by posting news and notices on our website and by sending you emails. You also agree that all notices, disclosures, agreements, and other communications we provide to you electronically meet the legal requirements that such communications be in writing.

1A. YOUR USE OF OUR SITES - BASICS

1. Basic consumer right a. to be provided with the agreed and paid services b. to be provided and informed of the order details and shipping information c. to withdraw the order if the order has not started processing d. to be able to report an issue in accordance with the company's complaint procedure and receive a resolution aligned with the company policy

2. Basic customer responsibilities a. the customer shall not misuse the company's services for any illegal purposes b. the customer shall be personally liable for the content of the package added upon order c. the customer shall agree to pay for the items purchased and the shipping charges that go with it d. the customer shall be responsible for tracking the order using the shipping information that will be provided by the company d. in case of a prolonged shipping period, the customer shall check in with the courier for any shipping issues such as correction of the shipping address, or if the recipient is unable to receive the package, to make necessary corrections or arrange a pick up to the nearest facility.

3. Basic company rights and responsibilities: a. the company serves the right to refuse services for any reason at any time. b. the company is responsible for providing the services as the purchaser has ordered it provided, they are not violating any laws of the state or the country. c. the company holds the right for intellectual property, from branding, logo, concept, marketing, and design. You agree not to reproduce, copy, resell, or exploit any portion of the Just Becuz Gift Arrangements items. d. the company serves the right to omit unacceptable contents such as indecent photos or showing violence in nature.

4. General conditions a. US standard shipping takes about 5 to 8 business days. 2-3 business days to prepare and print label, and 2-5 business days to ship and deliver. b. the customer shall be responsible in providing the correct and complete shipping information. c. We accept payments from major credit cards, PayPal, and Amazon Pay. The customer is responsible in making sure that the card is legal, valid, and funded accordingly. d. the Buyer and the Company acknowledge and agree that the Company will not be liable for any liability, loss, personal injury, damage, or expense that the customer may suffer after the transaction and after the delivery has been completed. e. The maximum liable amount from the company shall not be more than the amount of the affected damaged, wrong, or missing item. f. Just Becuz Gift Arrangements attempts to be as accurate as possible. However, the company does not warrant that product descriptions and effects are consistent, free of errors, complete or current. If any product ordered from the company that you receive isn’t described as shown, please note that effects may vary. g. Any dispute relating to any activity on Just Becuz Gift Arrangements or the purchase of any product line from the company's website shall be submitted to JBGAbaskets@gmail.com

This agreement is governed by and construed in accordance with the laws in the state where the agreement was made. These terms and conditions are created to protect both the buyer and the company. By clicking the Agree button, both the buyer and the company shall be guided by these terms of services.

2. MAKING PURCHASES

If you wish to purchase any products or services through any of our Sites, we will ask you to supply certain information applicable to your purchase, including, without limitation, payment, and other information. Any such information will be treated as described in our Privacy Policy. All information that you provide to us or our third-party payment processor must be accurate, current and complete. YOU REPRESENT AND WARRANT THAT YOU HAVE THE LEGAL RIGHT TO USE ANY CREDIT CARD(S) OR OTHER PAYMENT MEANS USED TO INITIATE ANY TRANSACTION. You agree to pay all charges incurred by you or any users of your account and credit card (or other applicable payment mechanism) at the prices in effect when such charges are incurred. You will also be responsible for paying any applicable taxes relating to your purchases. Verification of information applicable to a purchase may be required prior to our acceptance of any order.

Descriptions, images, references, features, content, specifications, products, price and availability of any products or services are subject to change without notice, and our current prices can be found on our Sites. We make reasonable efforts to accurately display the attributes of our products, including the applicable flavors/colors; however, the actual color you see will depend on your computer system, and we cannot guarantee that your computer will accurately display such colors. The inclusion of any products or services on our Sites at a particular time does not imply or warrant that these products or services will be available at any time. It is your responsibility to ascertain and obey all applicable local, state, federal and international laws (including minimum age requirements) regarding the possession, use and sale of any item purchased through our Sites. By placing an order, you represent that the products ordered will be used only in a lawful manner. We reserve the right, with or without prior notice, to limit the available quantity of or discontinue any product or service; to honor, or impose conditions on the honoring of, any coupon, coupon code, promotional code or other similar promotions; to bar any user from making any or all purchase(s); and/or to refuse to provide any user with any product or service.

All Sales are Final / Refund Policy: Due to the perishable and the personalized products we offer are made to order, and we reserve the right to charge your payment account method immediately when you place your order for such products. Title and risk of loss for any purchases pass to you upon our delivery to our carrier, all sales are final. We reserve the right to ship partial orders (at no additional cost to you).

Delayed / Failed Delivery Policy: Shipping fees are eligible for refund should goods not deliver on or before selected delivery date. We do not grant credits or refunds for orders that deliver prior to the selected delivery date. Should an item not deliver and there is proof of non-delivery, shipping refunds are provided after thorough investigation.

Incorrect or Insufficient Address Policy: For packages to deliver by the selected delivery date, customers must properly input their shipping addresses with all necessary information (apartment, dorm room, college mailbox, suite, house numbers, etc.). Due to the multiple carriers that we ship with, there is little to no room for address corrections once an order has been processed. Most orders are shipped 2-3 days prior to the selected delivery date, and all address corrections must be submitted before tracking numbers are created.

Lost, Stolen, or Damaged Packages: Just BeCuz Gift Arrangements is not responsible for lost, damaged, or stolen packages confirmed to be delivered to the address entered for an order. Upon inquiry, Just Becuz Gift Arrangements LLC will confirm delivery to the address provided, date of delivery, tracking information and shipping carrier information for the customer to investigate.

3. MATERIALS SUBMITTED BY CUSTOMER

Any materials submitted by you, including, without limitation, photographs, videos, images, text, graphics, and other materials (collectively, “User Submitted Materials”) are subject to the following terms and conditions:

You will retain ownership of such User Submitted Materials, and you grant us and our designees a worldwide, non-exclusive, transferable, royalty-free, perpetual irrevocable right and license, with right of sublicense (through multiple tiers), to use, reproduce, distribute (through multiple tiers), create derivative works of and publicly display such User Submitted Materials solely in connection with the production or provision of any product or service you request. For example, when you place an order for a product, we will prepare, manipulate (if necessary), and transmit the User Submitted Materials for production, packaging, and shipment.

Please note that, while you retain ownership of your User Submitted Materials, any template or layout in which you arrange or organize such User Submitted Materials through tools and features made available through any of our Sites are not proprietary to you, and the rights to such template or layout will remain with us.

You represent and warrant that you own or otherwise possess all necessary rights with respect to the User Submitted Materials, and that the User Submitted Materials do not and will not infringe, misappropriate, use or disclose without authorization or otherwise violate any copyright, trademark, trade secret right or other intellectual property or other property right of any third party, and that the User Submitted Materials are not unlawful, fraudulent, threatening, abusive, hateful, libelous, defamatory, obscene, confusingly similar to brands or branded products sold by others or otherwise objectionable.

You consent to the use of your likeness, and you have obtained the written consent, release, and/or permission of every identifiable individual who appears in User Submitted Materials to use such individual’s likeness, for purposes of using and otherwise exploiting the User Submitted Materials in the manner contemplated by these Terms, or, if any such identifiable individual is under the age of eighteen (18), you have obtained such written consent, release and/or permission from such individual’s parent or guardian (and you agree to provide to us a copy of any such consents, releases and/or permissions upon our request). If you do submit a submission that contains the likeness of an identifiable individual under the age of eighteen (18), we strongly encourage you not to include any identifying information (such as the individual’s name or address) with such User Submitted Materials.

You agree that we may (but are not obligated to) filter any User Submitted Materials (including, without limitation, deleting or replacing expletives or other harmful or offensive language), refuse to use any User Submitted Materials (including, without limitation, suspending processing and shipping of any order relating to any User Submitted Materials) and/or disclose any User Submitted Materials and the circumstances surrounding the use thereof, to any third party in order to provide the applicable products or services, to enforce these Terms or to comply with legal obligations or governmental requests.

You agree to indemnify and hold us, our directors, officers, shareholders, employees, contractors, agents, representatives, affiliates, and third party users harmless from and against any and all claims, causes of action, liabilities, damages, losses, expenses and costs (including, without limitation, attorneys’ fees) that arise directly or indirectly out of or from: (i) your violation of these Terms, any other agreement or terms of use with us, any representation or warranty contained herein or therein or any applicable law; (ii) your User Submitted Materials; (iii) your activities in connection with obtaining any products or services from us, or (iv) any activity related to access to or use of your account by you or any other person.

User Submitted Materials that violate these Terms may be removed from our Sites; provided, however, that we have no obligation to remove User Submitted Materials in response to user reports or requests. We are not responsible for, and will have no liability for, the removal, non-removal, or loss of any User Submitted Materials from our Sites. We recommend you keep back-up copies of your User Submitted Materials on your hard drive or other personal system.

4. DISCLAIMER OF WARRANTIES

EXCEPT FOR THE EXPRESS WARRANTIES CONTAINED IN THESE TERMS, OUR PRODUCTS AND SERVICES, INCLUDING ALL MATERIALS INCORPORATED THEREIN, ARE PROVIDED “AS IS” AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMISSIBLE BY APPLICABLE LAW, WE AND OUR DIRECTORS, OFFICERS, SHAREHOLDERS, EMPLOYEES, CONTRACTORS, AGENTS, REPRESENTATIVES AND AFFILIATES DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF TITLE, NON-INFRINGEMENT, ACCURACY, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND ANY WARRANTIES THAT MAY ARISE FROM COURSE OF DEALING, COURSE OF PERFORMANCE OR USAGE OF TRADE. NOTE: CERTAIN APPLICABLE LAW MAY NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU. NO STATEMENT OF OURS OR ANY OF OUR DIRECTORS, OFFICERS, SHAREHOLDERS, EMPLOYEES, CONTRACTORS, AGENTS, REPRESENTATIVES AND AFFILIATES SHALL CREATE ANY WARRANTY OTHER THAN THOSE EXPRESSLY CONTAINED IN THESE TERMS.

5. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMISSIBLE BY APPLICABLE LAW, NEITHER WE NOR ANY OF OUR DIRECTORS, OFFICERS, SHAREHOLDERS, EMPLOYEES, CONTRACTORS, AGENTS, REPRESENTATIVES, OR AFFILIATES (THE “JUST BECUZ GIFT ARRANGEMENTS PARTIES”) SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR PUNITIVE DAMAGES (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF BUSINESS, PROFITS, USE OR DATA), WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING, WITHOUT LIMITATION, NEGLIGENCE AND STRICT LIABILITY) OR ANY OTHER LEGAL THEORY, EVEN IF THE JUST BECUZ GIFT ARRANGEMENTS PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, ARISING OUT OF OR RELATING IN ANY WAY TO OUR PROVISION OF (OR FAILURE TO PROVIDE) PRODUCTS OR SERVICES, OR FROM UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR SUBMISSIONS OR DATA, EVEN IF A REMEDY SET FORTH HEREIN IS FOUND TO HAVE FAILED ITS ESSENTIAL PURPOSE. YOU SPECIFICALLY ACKNOWLEDGE THAT THE SHUTTERFLY PARTIES ARE NOT LIABLE FOR ANY DEFAMATORY, OFFENSIVE OR ILLEGAL CONDUCT OF OTHER USERS OR THIRD PARTIES AND THAT THE RISK OF INJURY FROM THE FOREGOING RESTS ENTIRELY WITH YOU. FURTHERMORE, THE JUST BECUZ GIFT ARRANGEMENTS PARTIES WILL HAVE NO LIABILITY TO YOU OR TO ANY THIRD PARTY FOR ANY THIRD-PARTY CONTENT UPLOADED. YOUR SOLE AND EXCLUSIVE REMEDY FOR DISSATISFACTION WITH PRODUCTS IS TO OBTAIN A REFUND, AND YOUR SOLE AND EXCLUSIVE REMEDY FOR DISSATISFACTION WITH SERVICES IS TO STOP USING THE SERVICES. TO THE FULLEST EXTENT PERMISSIBLE BY APPLICABLE LAW, THE MAXIMUM LIABILITY OF THE JUST BECUZ GIFT ARRANGEMENTS PARTIES ARISING OUT OF OR RELATING IN ANY WAY TO OUR PROVISION OF (OR FAILURE TO PROVIDE) PRODUCTS OR SERVICES SHALL BE THE ACTUAL PRICE PAID THEREFORE BY YOU. NOTE: CERTAIN JURISDICTIONS MAY NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL, CONSEQUENTIAL OR CERTAIN OTHER TYPES OF DAMAGES, SO SOME OF THE ABOVE EXCLUSIONS OR LIMITATIONS MAY NOT APPLY TO YOU.