

# TERMS OF SERVICE

H&H Health Associates, Inc.

Effective Date: January 1, 2026

Last Updated: March 16, 2026

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## 1. Acceptance of Terms

By using our website, submitting a form, or communicating with us, you agree to these Terms of Service and our Privacy Policy.

## 2. Eligibility

You confirm you are at least 18 years old and authorized to provide the information you submit.

## 3. Communications and SMS Messaging

If you opt in using our SMS consent checkbox or by initiating a text conversation, you agree that we may send SMS text messages to the phone number you provide.

- Message and data rates may apply.
- Message frequency may vary.
- Reply **STOP** to unsubscribe.
- Reply **HELP** for support.
- Consent is **not** required as a condition of receiving services.

These disclosures are required under CTIA/TCPA/10DLC rules for SMS consent. [\[whippy.ai\]](https://whippy.ai), [\[callloop.com\]](https://callloop.com)

## 4. Acceptable Use

You agree not to:

- Provide a phone number you do not own.
  - Misuse our services or disrupt our systems.
  - Submit unlawful or harmful content.
- We may suspend or terminate access for violations.

## **5. No Emergency Use**

Our SMS services are not intended for emergencies. Call 911 or your local emergency number.

## **6. Intellectual Property**

All website content is owned by **H&H Health Associates, Inc.** or its licensors. Unauthorized use is prohibited.

## **7. Third-Party Services**

We rely on telecommunications carriers and messaging platforms to deliver SMS messages and are not responsible for delays or undelivered messages beyond our control.

## **8. Disclaimers**

Our services are provided "as is" without warranties of any kind.

## **9. Limitation of Liability**

To the fullest extent permitted by law, we are not liable for indirect, incidental, consequential, or punitive damages.

Our total liability will not exceed \$100 or the amount paid for services in the past 3 months.

## **10. Indemnification**

You agree to indemnify and hold us harmless from claims arising from misuse or violation of these Terms.

## **11. Governing Law**

These Terms are governed by Missouri law. Disputes will be resolved in Missouri courts unless otherwise required.

## **12. Changes to These Terms**

Updates may occur periodically. Continued use after updates signifies acceptance.

## **13. Contact Information**

H&H Health Associates, Inc.  
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