



Olive Branch Caregiving — Terms of Service

Effective date: September 30, 2026

Last updated: September 30, 2026

These Terms of Service ("Terms") govern your use of the websites, applications, digital content, AI companion ("Talk to the Olive"), the Leaf Library, memberships, courses, and printed materials (together, the "Services") offered by Olive Branch Caregiving, LLC ("Olive Branch Caregiving," "we," "us," or "our"), located at PO Box 25, Chillicothe, OH 45601. By creating an account, subscribing, purchasing, or otherwise using the Services, you agree to these Terms. If you do not agree, please do not use the Services.

1. Who May Use the Services

You must be at least 18 years old and able to form a binding contract to use the Services or make a purchase. You agree to provide accurate account information and to keep your login credentials secure. You are responsible for activity that occurs under your account.

2. Educational-Support Disclaimer: What the Services Are — and Are Not

Olive Branch Caregiving provides educational, informational, and emotional support resources for family caregivers, including AI-assisted guidance, checklists, guides, courses, and printed materials.

The Services do not provide medical, nursing, legal, financial, tax, or mental-health treatment or advice, and are not a substitute for professional care. Talk to the Olive is an AI companion and is not a licensed professional. The Leaf Library, our frameworks (including DRIP, LOVE, and GRACE), courses, and printed materials are general educational resources and may not fit every situation.

Always consult qualified professionals — licensed physicians, registered nurses, elder law attorneys, CPAs, or licensed counselors — for decisions about a care recipient's health, legal, or financial matters. Never disregard professional advice or delay seeking it because of something you read or heard through the Services. No physician-patient, attorney-client, or therapeutic relationship is created by your use of the Services. All caregiving decisions remain your sole responsibility.

3. Emergencies

The Services are not for emergencies. If you or someone in your care is experiencing a medical emergency, call 911. If you or a loved one is in emotional crisis or having thoughts of self-harm, call or text 988 (Suicide & Crisis Lifeline). Do not rely on digital tools, guides, or AI in an emergency.

4. Accounts, Memberships, and Purchases

We offer one-time purchases, recurring subscriptions, and bundles. Current offerings and prices are shown on our website and may change over time; the price shown at checkout applies to your purchase. Recurring subscriptions renew automatically at the then-current renewal price for that plan until you cancel. Before an annual plan renews, we will send a reminder to the email address on your account showing the renewal date and price.

Care Circle plans include additional access keys that the purchaser may share with up to two other people in their caregiving circle, as described on our website. Those keys are part of the purchaser's plan and end when the plan ends.

Printed materials (such as The Caregiver's Companion) ship to addresses in the United States only. Please allow up to 3 weeks for delivery. Sales tax is added at checkout where required.

5. Billing, Cancellation, and Refunds

Payments are processed by our third-party payment processor, Stripe. We do not store your full card number. You may cancel a recurring subscription at any time through your Account Billing Portal or by emailing us; your access continues through the end of the period you have already paid for. Your cancellation and refund rights are described in our Refund & Cancellation Policy, which is incorporated into these Terms by reference.

6. Acceptable Use

You agree not to misuse the Services, including: sharing or reselling account access or digital materials beyond the license granted (except as expressly included in your plan, such as Care Circle access keys); copying, redistributing, or publicly posting our content; attempting to disrupt, reverse-engineer, or gain unauthorized access to the Services; or using the Services in any unlawful way. For your own safety, never enter full Social Security numbers, banking credentials, or private legal identification numbers into the AI or any online form.

7. Suspension and Termination

We may suspend or close an account that violates these Terms, is used fraudulently, or puts other users or the Services at risk. Where reasonable, we will contact you first and give you a chance to resolve the issue. You may close your account at any time by contacting us.

8. Intellectual Property and License

All content, frameworks (including DRIP, LOVE, and GRACE), guides, checklists, courses, printed materials, trademarks, and software are owned by or licensed to Olive Branch Caregiving, LLC. Upon

purchase or subscription, you receive a limited, personal, non-transferable, non-exclusive license to access and use the materials for your own caregiving use. You may print checklists for personal use. You may not resell, sublicense, or distribute the materials.

9. AI Companion Content

Talk to the Olive generates responses using AI and may occasionally be inaccurate or incomplete. Use judgment, and verify important information with qualified professionals. Your conversations are handled as described in our Privacy Policy.

10. Privacy

Your use of the Services is also governed by our Privacy Policy, which describes how we collect, use, share, and protect your information. We do not sell, rent, or monetize your personal or caregiving information.

11. Third-Party Services

The Services rely on or link to third-party tools (for example, payment processing, scheduling, analytics, AI, and hosting). We are not responsible for third-party services, and your use of them may be subject to their own terms.

12. Disclaimers and Limitation of Liability

The Services are provided "as is" and "as available" without warranties of any kind, to the fullest extent permitted by law. To the fullest extent permitted by applicable law, Olive Branch Caregiving, LLC will not be liable for indirect, incidental, special, consequential, or punitive damages, or for any decisions made or actions taken in reliance on the Services. Nothing in these Terms limits liability that cannot be limited under applicable law.

13. Indemnification

You agree to indemnify, defend, and hold harmless Olive Branch Caregiving, LLC and its owners and team from claims, losses, and expenses (including reasonable attorneys' fees) arising out of your misuse of the Services or your violation of these Terms.

14. Changes to These Terms

We may update these Terms from time to time. Material changes will be posted here with a new "Last updated" date. Continued use of the Services after changes take effect means you accept the revised Terms.

15. Governing Law

These Terms are governed by the laws of the State of Ohio, without regard to conflict-of-law rules.

16. Contact

Olive Branch Caregiving, LLC

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Email: TalktotheOlive@OliveBranchCaregiving.com

Web: OliveBranchCaregiving.com

Remember to love each other. 🧡