

# Terms & Conditions of Use

**Effective date:** 26th January, 2026

**Company:** Umn.Life

**Product:** Live human-only video interaction platform (the “Product”)

By proceeding with purchase, installation, download, or use of the Umn.Life Product, the Client agrees to **all terms below without modification**. If you do not agree, **do not proceed**.

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## 1. Purpose & Scope

The Umn.Life Product provides **live, real-time, human-only video interaction**, designed specifically for trust-critical and safeguarding-sensitive user journeys.

The Product is **not**:

- A recording or surveillance system.
  - A data analytics or profiling tool.
  - A chatbot, created by AI.
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## 2. Safeguarding Principles

The Client acknowledges and agrees that:

- All interactions are live only - no recording, storage or download is permitted.
- Human operators are trained and operate under strict safeguarding protocols.
- Escalation, session termination, and supervision controls are mandatory.
- AI observation, AI Avatars, profiling or automated decision-making is prohibited.
- The Product is intended for non-exploitative, ethical use aligned with vulnerable user protection

Failure to comply constitutes **material breach** and may result in immediate termination.

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### 3. Who Umn.Life will not work with

The Product must **not** be used for:

- Surveillance-driven systems or behavioural monitoring.
- Coercive, manipulative, or exploitative engagement.
- Adult, gambling, or speculative financial services.
- Unregulated mental health, clinical, or crisis intervention.
- Organisations refusing to comply with safeguarding, escalation, or operational protocols.

Umn.Life reserves the right to refuse or withdraw service at its sole discretion.

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### 4. Intellectual Property & Product Ownership

- All code, designs, materials, and operational procedures remain the sole property of Umn.Life.
  - Clients receive a **limited, non-transferable licence** strictly under these Terms.
  - Reverse engineering, replication, copying, or distribution is prohibited.
  - No rights or ownership of the Product are transferred.
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### 5. Client Responsibilities

The Client must:

- Deploy and use the Product lawfully and safely.
- Maintain duty-of-care and safeguarding obligations to its users.
- Train internal staff on proper use.

- Handling any safeguarding incidents or breaches on their own.
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## 6. No Assumption of Responsibility

Umn.Life provides the Product as safeguarded infrastructure only.

- Umn.Life do not assume any duty of care or legal responsibility for the Client's users.
  - Umn.Life are not responsible for the outcomes, decisions, or consequences of users.
  - Misuse, circumvention, or failure to follow protocols is the Client's responsibility.
  - The Client indemnifies Umn.Life for any claims arising from misuse, breach, or violation of these Terms.
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## 7. Access, Enforcement & Audit

- Umn.Life may audit operational compliance and access logs.
  - Any breach of IP, safeguarding, or T&Cs may result in immediate suspension, termination, and/or legal action.
  - Safeguarding controls must not be changed, switched off, or bypassed. Video remains live at all times.
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## 8. Pricing & Payment

- The Product is licensed, not sold.
  - Fees are based on safeguarding responsibility, duty of care and protection of vulnerable users, not on usage.
  - Use of the Product is conditional on payment and continued compliance with these Terms.
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## 9. Limitation of Liability

- Umn.Life is not liable for decisions, actions, or outcomes of the Client or its users.
  - The Product reduces risk but does not eliminate it.
  - Responsibility stays with the Client. Umn.Life does not take it on.
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## 10. Governing Law

The laws of the United Kingdom govern these Terms. All disputes fall under the exclusive jurisdiction of its courts.

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## 11. Acceptance

By proceeding with purchase, download, or use:

- You confirm you have read, understood, and agreed to **all sections of this agreement**.
- You agree to follow the rules on safety, ownership, responsibility, and proper use.
- You understand that non-compliance may result in **immediate termination** and legal action.

**TICK THE BOX ON THE WEBSITE TO CONFIRM YOU AGREE TO ALL THE TERMS AND CONDITIONS LISTED ABOVE BEFORE DOWNLOADING THE PRODUCT.**