REFUND POLICY

HOD LLC

Effective Date: August 15, 2026

1. Purpose

HOD LLC ("HOD") operates solely as an online technology marketplace that connects Customers with independent Service Providers.

HOD does not perform, supervise, control, inspect, direct, or guarantee the services provided by independent Service Providers.

Each Service Provider operates as an independent business and is solely responsible for the services they perform.

2. Marketplace Status

By using the Platform, the Customer acknowledges that:

HOD is not the contractor.

HOD is not the employer of the Service Provider.

HOD is not a construction company.

HOD is not a handyman company.

HOD does not supervise the work.

The service contract exists solely between the Customer and the independent Service Provider.

3. Responsibility for Work

The Service Provider is solely responsible for:

workmanship;

quality of services;

delays;

property damage;

bodily injury;

code violations;

permits;

warranties;

completion of the work.

Except where required by applicable law, HOD is not responsible for any of the foregoing.

4. No Guarantee

HOD does not guarantee:

quality of work;

completion of work;

timeliness;

pricing;

availability;

suitability of any Service Provider.

Background checks reduce risk but do not guarantee future conduct or performance.

5. Refund Requests

Customers may submit a refund request within 7 calendar days after service completion.

Submission of a request does not guarantee a refund.

6. Platform Review

HOD may, but is not obligated to:

review evidence;

communicate with the parties;

facilitate discussions;

recommend a solution.

HOD acts only as a neutral marketplace administrator.

Nothing in this Policy creates a legal duty for HOD to investigate, inspect, supervise, or resolve disputes.

7. Property Damage

If property damage occurs:

The Customer shall first notify the Service Provider.

The Service Provider is solely responsible for investigating and resolving damage claims.

HOD may assist by forwarding communications but assumes no responsibility for:

repair costs;

replacement costs;

insurance claims;

settlements;

legal fees.

8. Insurance

Service Providers are encouraged or, where required by HOD policy, required to maintain appropriate insurance.

The existence or absence of insurance does not create liability for HOD.

9. Payment Disputes

If the Customer disputes a payment:

HOD may temporarily suspend payment while reviewing available information.

HOD may release funds if:

work appears substantially completed;

evidence supports payment;

the dispute cannot be resolved.

HOD may submit capture, release, or refund instructions to the payment processor when permitted by the parties' agreements. The processor's settlement and chargeback rules, card-network rules, and applicable law control the final movement of funds. HOD does not take custody of customer funds.

10. Chargebacks

Customers agree to contact HOD before initiating a chargeback.

Improper or fraudulent chargebacks may result in:

account suspension;

permanent account termination;

collection actions;

recovery of administrative costs where permitted by law.

11. Limitation of Liability

To the fullest extent permitted by law:

HOD shall not be liable for:

defective workmanship;

contractor negligence;

property damage;

personal injury;

lost income;

business interruption;

emotional distress;

punitive damages;

consequential damages.

Nothing in this Policy limits liability that cannot legally be excluded.

12. Maximum Liability

If HOD is found legally liable despite the foregoing limitations, the Company's total liability shall not exceed the greater of:

the amount of Platform fees disclosed before acceptance actually retained by HOD for the transaction giving rise to the claim; or

USD $100,

except where a higher amount is required by applicable law.

For clarity, HOD is not responsible for the Service Provider's labor charges, material costs, or other amounts paid directly to or earned by the Service Provider, unless otherwise required by law.

13. Indemnification

Customers and Service Providers agree to indemnify and hold harmless HOD LLC from claims arising from:

services performed;

negligence;

contract disputes;

property damage;

injuries;

licensing issues.

14. Governing Law

This Policy shall be governed exclusively by the laws of the State of Florida.

15. Arbitration

All disputes involving HOD shall be resolved by binding arbitration in Sarasota County, Florida, unless prohibited by applicable law.