PrepVault™ Program Disclosures

Effective Date: 10/09/2026

These Program Disclosures explain important information about services provided by PrepVault Inc. ("PrepVault," "we," "our," or "us"), including the following programs (collectively, the "PrepVault Services"):

- SupplyReady™
- DisasterDeploy™

These disclosures help users understand how PrepVault Services operate, including their limitations and dependencies.

In this document, a "user" is anyone who uses any PrepVault Service, including free features. A "member" is a user who is enrolled in a PrepVault program.

How These Disclosures Work

What this document does. These Program Disclosures describe how the PrepVault Services operate and what their limits are. They also set out terms that apply to your use of the PrepVault Services. By creating an account, enrolling in a program, or using any PrepVault Service, including the household readiness assessment, alerts, and community features, you agree to these Program Disclosures.

No entitlement to specific services. These disclosures do not grant any entitlement to any specific service, item, quantity, location, or timeframe.

Program terms control. Each PrepVault program has its own Terms and Disclosures, which you agree to when you enroll. Where anything in this document differs from the terms of the program you enrolled in, the program terms govern. If you use PrepVault Services without enrolling in a program, these Program Disclosures , the PrepVault Website & App Terms of Use, and the PrepVault Privacy Policy apply to that use.

Marketing materials are summaries. Descriptions of PrepVault Services in advertising, on our website, in videos, in our apps, or on social media are general summaries and do not describe every condition or limitation. What a membership includes, and the limits on it, are set out in the applicable program terms and in these disclosures. Marketing materials do not create any entitlement to any specific service, item, quantity, location, or timeframe beyond what the program terms provide.

General Preparedness Service Disclosure

PrepVault provides preparedness-focused services intended to support individuals and families during supply disruptions and disasters.

- PrepVault Services are intended to supplement, not replace, existing systems such as retail supply chains and government disaster response.
- PrepVault Services are not designed or intended to be a sole or guaranteed source of emergency supplies, shelter, information, or assistance.
- Users remain responsible for maintaining their own preparedness plans and supplies and for following guidance from public authorities.
- In any life-threatening or urgent situation, users must contact 911 or local emergency services. PrepVault Services do not replace government emergency services or first responders, and PrepVault does not dispatch emergency personnel or vehicles.

PrepVault Services are not insurance. They are not insurance policies, indemnity contracts, service contracts, or warranties, and they are not offered or regulated as insurance. Membership fees are not

premiums, are not rated against individual risk, and are not held in reserve against loss. There is no claims process and no benefit payable. Membership does not entitle any user to payment, reimbursement, indemnity, or compensation for any loss, damage, injury, or expense. Any assistance is provided in kind, as goods or services and not money, from PrepVault's program inventory and resources. Users who want financial protection against loss should obtain appropriate insurance from a licensed insurer.

Service Availability During Emergencies

Membership in any PrepVault program provides access to the program and eligibility to use services where and when they are actually available.

- PrepVault does not guarantee that services, supplies, hubs, or alerts will be available during every event, at every time, or at every location, even within a stated service area.
- Service availability may depend on operational capacity, infrastructure conditions, geographic limitations, safety risks, available inventory, and resources.
- During major emergencies, PrepVault Services may be delayed, limited, degraded, or completely unavailable, despite active memberships. This is most likely to happen precisely when demand is highest.
- We do not guarantee that any service will be provided within any particular period of time following an event.

Geographic Service Limitations

PrepVault Services operate only within designated service areas that we choose to open and

support. • Service areas may expand, contract, or change over time.

- Even within a service area, services may be unavailable due to infrastructure damage, transportation disruptions, safety restrictions, or government orders.
- Being located in a service area does not guarantee that a particular service will be available to a user during any specific event.

SupplyReady™ Disclosures

SupplyReady™ is a preparedness membership program intended to give members the opportunity to access certain household supplies during supply shortages for which PrepVault activates the program.

- SupplyReady supplements retail supply chains and household preparedness efforts. It does not replace normal retail purchasing or personal emergency supply planning.
- Membership fees pay for program access and eligibility, not for any guaranteed product, quantity, value, or timing of supplies.
- Any "allocation" referenced in connection with SupplyReady is an inventory planning concept. It does not mean goods are owned by, titled to, or held in the name of any member. Any dollar figure associated with an allocation is an estimate of retail value and is not a credit, store value, refundable amount, or sum that can be redeemed, transferred, or converted to cash. See the SupplyReady Terms & Disclosures.

Activation. Decisions to activate SupplyReady are made at PrepVault's discretion based on conditions in the affected area, which may include retail supply shortages, available inventory, logistics capabilities, and safety considerations. Activation and supply distribution are not guaranteed for any particular disruption, region, or time period. Activation conditions are described in Section 4 of the SupplyReady Terms & Disclosures.

Distribution access. When activated, supplies may be distributed through designated pickup locations selected by PrepVault. Members may be required to travel to access supplies, and supplies may be limited by inventory, demand, and operational constraints. Access is not guaranteed for every member or every event.
Goods. Any items distributed are provided as is. Members are responsible for reviewing labels, ingredients, warnings, and expiration dates, and for determining suitability for their household, including allergies, dietary restrictions, and medical conditions. PrepVault does not provide medical, dietary, or nutritional advice.

DisasterDeploy™ Disclosures

DisasterDeploy™ is a disaster-support program intended to give members the opportunity to access certain assistance resources during disaster events for which PrepVault activates the program.

- DisasterDeploy supplements government disaster response and community support. It does not replace emergency response agencies or first responders, and PrepVault personnel are not first responders and do not act in that capacity.

Activation. Activation decisions are made at PrepVault's discretion and may consider factors such as whether a state or federal emergency has been declared, conditions in the affected region, and safety. Activation is not automatic, and some disaster events, even severe ones, may not result in activation at all.

Response hubs. When activated, PrepVault may establish temporary response hubs providing limited services. Hub locations are selected by PrepVault and may require travel. Access may be affected or prevented by road closures, infrastructure damage, evacuation orders, curfews, or other safety restrictions. Participation does not guarantee access to a hub or to resources during any event, and we do not guarantee that a hub will open within any particular timeframe.

Medical limitations. Hubs may offer basic, non-professional first aid supplies only. PrepVault does not provide professional medical treatment, emergency medical services, nursing care, triage, or medical transport. Users must contact emergency services and seek professional medical care for any serious or potentially serious condition.

Household Readiness Assessment

PrepVault may offer a free household readiness assessment, producing a readiness score and report based on information the user provides and on publicly available geographic risk data.

- The assessment is an informational and educational tool only. It is not a prediction of any specific event, a professional risk assessment, an emergency plan, an inspection, or advice of any kind.
- Scores and risk levels are general estimates and are not tailored to any specific property, structure, health circumstance, or situation.
- Publicly available hazard data is intended for broad planning and comparison and is not a substitute for localized risk assessment or guidance from emergency management authorities.
- Taking the assessment does not enroll a user in any membership and does not obligate anyone to purchase anything.
- Users should not make evacuation, safety, financial, or insurance decisions on the basis of a readiness score.

Emergency Alerts and Notifications

PrepVault platforms may provide preparedness-related alerts and notifications.

- PrepVault is not an emergency alerting authority. Our alerts are not official warnings and are not part of the Emergency Alert System, Wireless Emergency Alerts, the Integrated Public Alert and Warning System, or any government warning system.
- Alerts rely on external data sources, including government agencies, weather services, and other third-party information providers, and are republished on an informational basis.
- Alerts may be incomplete, delayed, inaccurate, or unavailable for certain events or locations, and may fail entirely during the conditions in which they would be most useful.
- Users must monitor official emergency channels and must not rely on PrepVault alerts as a sole or primary source of emergency information.
- Alert delivery depends on the user's device, network connectivity, notification permissions, and third-party delivery systems, none of which PrepVault controls.
- Users choose which alert categories they receive and how often. Turning off categories or notifications may mean missing time-sensitive information.
- By choosing to receive alerts through PrepVault, users accept the risk that an alert may be missed, delayed, inaccurate, or not delivered. PrepVault's liability for any harm resulting from reliance on, or the absence of, any alert is limited as set out in the Limitation of Liability section below.

Third-Party Data Sources and No Endorsement

PrepVault Services may display or incorporate information from government and third-party sources, including federal, state, and local agencies.

- Use of publicly available government data does not imply any endorsement, approval, sponsorship, partnership, certification, or affiliation by any agency, and no such relationship should be inferred.
- Government data is provided by those agencies for general planning purposes and is subject to their own terms, limitations, and disclaimers.
- Where PrepVault holds a membership in, registration with, or rating from any organization, that membership or rating reflects only what the organization states. It is not an endorsement of PrepVault's services, an approval of our programs, or a guarantee of performance.
- Third-party data may be inaccurate, out of date, or unavailable, and PrepVault does not independently verify it.

Third-Party Infrastructure Dependencies

PrepVault Services depend on third-party systems and providers, which may include telecommunications and internet networks, cloud platforms and hosting providers, logistics, transportation and warehousing partners, mapping and data providers, and payment processors and financial institutions.

Because these systems are operated by third parties, PrepVault cannot control their availability, performance, or security, and is not responsible for outages, disruptions, errors, or failures on those systems.

Community and User-Generated Content

Some PrepVault platforms may include community features such as chats, forums, or map-based incident sharing.

No verification. Content posted by users is user-generated. PrepVault does not routinely monitor, verify, endorse, or guarantee the accuracy of any user-generated content, and any views expressed are those of the user and not PrepVault.

User responsibility. Users are solely responsible for evaluating and verifying any information obtained from other users and for their own decisions and actions. Users must not rely on user-generated content for safety-critical decisions.

Prohibited content. Users must not post content that is unlawful, threatening, harassing, defamatory, fraudulent, or infringing, that reveals another person's private information, that falsely reports an emergency, or that interferes with emergency response.
Our rights. PrepVault may, but is not obligated to, review, moderate, edit, remove, or restrict any content or user at any time and for any reason, without notice. Removing some content does not create any obligation to remove other content.

License. By posting content, users grant PrepVault a non-exclusive, worldwide, royalty-free license to use, display, and distribute that content within the PrepVault Services.

Copyright. Claims of copyright infringement may be sent to support@prepvault.org.

Accounts and Eligibility

- PrepVault Services are intended for users who are at least eighteen (18) years of age.
- Memberships may cover other members of the enrolling user's household, including minors, but only a user who is at least eighteen (18) may create an account, enroll, or manage a membership. Minors may not create accounts.
- Users are responsible for the accuracy of the information in their account and for keeping login credentials secure.
- Users are responsible for all activity under their account.

Privacy and Data Use

PrepVault may collect and process personal information in connection with providing the PrepVault Services, which may include contact details, household information, address or ZIP code, device information, approximate location data where enabled, usage information, and account details.

We use this information to provide, maintain, and improve the PrepVault Services, to determine eligibility, to communicate with users, and to support safety and security.

Advertising and analytics. PrepVault uses advertising and analytics tools provided by third parties, which may collect information about users' interactions with our website and apps and may use that information for targeted advertising. Under some state privacy laws, this activity may be considered a "sale" or "sharing" of personal information. Users can opt out of this activity as described in the PrepVault Privacy Policy.

Full details of data collection, use, sharing, retention, and consumer privacy rights, including rights to access, delete, correct, and opt out, are set out in the PrepVault Privacy Policy. The Privacy Policy is incorporated by reference and controls in the event of any inconsistency with this section.

No Professional Advice

Nothing provided through the PrepVault Services constitutes medical, legal, financial, insurance, engineering, or professional emergency management advice.

- Information, alerts, assessments, checklists, and educational content are general in nature and are not tailored to any individual's circumstances.
- PrepVault personnel and volunteers are not first responders, emergency managers, medical providers, or licensed professionals acting in that capacity when delivering the PrepVault Services.
- Users should consult appropriately qualified professionals and follow guidance from public

authorities for decisions affecting their safety, health, property, or finances.

Travel to Distribution Locations and Hubs

Where a PrepVault program directs users to a distribution location or response hub, travel is voluntary and at the user's own risk.

- Users are responsible for deciding whether it is safe to travel, and for complying with evacuation orders, road closures, curfews, and instructions from public authorities.
- Users should not travel to any PrepVault location if doing so would put them at risk, or if public authorities have advised against travel. No PrepVault service is worth an unsafe journey.
- PrepVault does not provide transportation, escort, or accompaniment, and is not responsible for conditions on the way to or from any location.

Limitation of Liability

This section applies to all PrepVault Services and to every other section of these disclosures. To the fullest extent permitted by law:

- PrepVault and its officers, directors, employees, contractors, and agents are not liable for any indirect, incidental, special, consequential, or punitive damages arising out of or relating to the use of, or inability to use, the PrepVault Services, including service interruptions, lost, delayed, missed, or inaccurate alerts or communications, reliance on any alert or assessment, or inability to access supplies or hubs.
- PrepVault's total aggregate liability to any user for all claims related to the PrepVault Services will not exceed the total membership fees actually paid by that user to PrepVault during the twelve (12) months immediately preceding the event giving rise to the claim, or one hundred dollars ($100) for users who have not paid membership fees, whichever is greater.

Nothing in these disclosures limits any of the following, to the extent applicable law does not permit the limitation:

- any non-waivable consumer rights under applicable law;
- liability for death or personal injury caused by our negligence; or
- liability for our fraud or willful misconduct.

Force Majeure

PrepVault is not responsible for any delay or failure to perform caused by events beyond its reasonable control, including natural disasters and extreme weather, infrastructure damage or utility outages, telecommunications or internet outages, supply chain disruptions, government restrictions or emergency orders, labor disputes or strikes, and civil unrest, terrorism, or other security threats.

During such events, PrepVault's obligations may be suspended, modified, or limited for the duration of the event and its aftermath.

PrepVault Services are intended for use during disasters and supply disruptions, so the events listed above may affect the services at the times they are most needed. See Service Availability During Emergencies above.

Governing Law and Disputes

These disclosures are governed by the laws of the State of Nevada, without regard to conflict-of-law principles, except where local consumer protection laws require otherwise.

Disputes relating to a specific PrepVault program are governed by the dispute resolution provisions in

that program's Terms and Disclosures, including any arbitration agreement and class action waiver. Any other dispute relating to the PrepVault Services, including use of free features without enrolling in a program, is governed by the PrepVault Website &
App terms of use, including its arbitration
agreement

Severability, Waiver, and Assignment

If any provision of these disclosures is held unenforceable, that provision will be modified to the minimum extent necessary or severed, and the remaining provisions will remain in full force and effect. Our failure to enforce any provision, or any delay in doing so, is not a waiver of that provision or of any other. A waiver is effective only if given in writing.

PrepVault may assign these disclosures and the related program terms in connection with a merger, acquisition, reorganization, or sale of assets. Users may not assign their membership or any rights under it.

Updates to These Disclosures

PrepVault may update these Program Disclosures from time to time as services, laws, or operational practices evolve.

- Updated disclosures will be posted on the PrepVault website and may be referenced within the PrepVault apps.
- For material changes, we will also notify users by email or in-app notice before the changes take effect.
- The Effective Date at the top of this page will reflect the date of the latest update.
- Continued use of PrepVault Services after updates become effective constitutes acceptance of the updated disclosures.

Contact Information

PrepVault Inc.

732 S 6TH ST #8310 LAS VEGAS, NV, 89101, USA

Website: https://prepvault.org

Email: support@prepvault.org