

Your Terms and Conditions, Privacy, and Disclaimer Pages

If you're doing business – whether online or off – there are some legal details that must be dealt with, including adding the appropriate **legal pages** and disclaimers to your website.



For most service providers, that means including three pages: **Terms and Conditions**, **Privacy Policy**, and a **Disclaimer**. Here's what each does for you.

Terms and Conditions

The “Terms and Conditions” page is usually where you will clarify your payment terms, refund policy, and other information about doing business with you. You might explain that payment is required in advance, for example; or that refunds on the work you do will be pro-rated and not include time already invested in the project.

You will also want to explain that your content is yours alone and it may not be re-used, re-published, or re-posted anywhere without explicit written permission. While your content is already covered under U.S. copyright laws, it can't hurt to include these details.

Privacy Policy

The “Privacy Policy” page is where you will detail out what you intend to do with the information you're collecting from an email address to complete profile information and how you will manage any confidential information. Additionally, you need to express whether or not you are utilizing cookies and what information is handled by said cookies.

Disclaimer

The FTC's Revised Endorsement Guides include guidelines on how you need to reveal information regarding product and service reviews on your website and/or blog. For example, if you promote products

which you have received for free (in exchange for the review) or for which you will earn a commission as an affiliate? If you have answered “Yes” to this question, you’ll need to include mention of that. In fact, if you sell anything through an affiliate relationship, the FTC requires that notification of that relationship appear on your website somewhere. You can [get some answers](#) here.

The Right Words

If you’ve actually taken time to read legal pages on websites before then you have a fairly clear idea of the kinds of verbiage that are on these legal pages. If you are fairly confident in your writing skills and are clear on what your “Terms and Conditions,” “Privacy Policy,” and “Disclaimer” will likely be, then spend a few minutes creating your own.

If you’re not that comfortable composing your own legal pages you may want to contact your lawyer or check out a few online resources to find templates you can use or purchase. Here are just three:

- **Free Net Law:** <http://www.freenetlaw.com/free-templates/>
- **SEQ Legal:** <http://www.seqlegal.com/free-legal-documents>
- **Legal Zoom:** <http://www.legalzoom.com/>

One last thing, be certain to regularly check your legal pages for continuing validity and accuracy. Make an effort to keep up on changing laws, such as the “ePrivacy Directive” (May 2012) in the UK. Those types of law changes require an edit to your legal pages. Another recommendation is to modify your legal pages if you ever run into a dispute with a client over payments, for example.