To determine if it is rights for your needs and that you can participate safely. Do not start this fitness program if your physician or health care provider advises against it. YMCA-MV disclaims any liability for incidental or consequential damages associated with your participation in this fitness program and assumes no responsibility for loss, injury, or damage suffered by any person participating in this digital fitness program. In choosing to participate, you assume any and all risk associated with your participation and agree to indemnify and hold harmless YMCA-MV, its officers, directors, employees, volunteers, agents and representatives against any loss, liability, damage, cause of action, costs or expense of any nature whatsoever.