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**(00:00) Jessica Dukharan:**

Would you ever sue someone for putting too much ice in your beverage or not giving you enough napkins with your meal or using their phone while you're on a date with them?

While this sounds ridiculous, people have filed lawsuits for those things. You can Google it.

Nowadays, people like to sue people for everything and anything.

While a lot of these cases are dismissed or dropped, the defendant still loses in a sense by having their time and sanity taken away by something frivolous.

As a blogger and entrepreneur, you don't want to get caught in the middle of a ridiculous lawsuit that could have been prevented or dropped if you had legal protections in place.

Even if someone still insists on taking you to court, having contracts or legal pages in place can help increase the chance of having that lawsuit dismissed or increase your chance of winning that case.

If you're not sure what legal protections you should have in place, then this episode is for you.

**(01:10) Jessica Dukharan:**

To help you get a better understanding of the law, I spoke with Amira, a lawyer and six-figure blogger and entrepreneur, about the legal side of blogging and running an online business.

In this episode, you will learn more about Amira, the lawsuit that motivated her to become a lawyer, what legal pages you should have on your website, how to get the legal documents that you need, and so much more.

Please note that although Amira is a lawyer, she is not your lawyer. All content and information provided in this episode is for informational and educational purposes only, does not constitute legal advice or professional advice of any kind and does not establish any kind of professional client relationship with me or Amira. You can read my full disclaimer at [jessicadukharan.com/disclaimer](https://www.jessicadukharan.com/disclaimer/).

Now that we've gotten that out of the way, let's dive into Amira's journey.

**(02:07) Amira Irfan:**

I'm a business lawyer. I work full time as a lawyer, and I also run a successful online business. My business is all about helping entrepreneurs (like bloggers, freelancers, coaches, course creators) protect their online businesses legally as well as teaching them how to make money online.

When I started my business from zero, I took it to six figures in my first year. So now I help new bloggers kind of achieve that same success and milestone with business coaching and tons of other legal, blogging, business tips on my website.

I've had the honor of helping more than 10,000 people (entrepreneurs across the world) with my affordable legal templates that I sell and also through my legal services.

**(02:55) Jessica Dukharan:**

Wow. 10,000 people. That's amazing. I want to dive into your journey of becoming a lawyer. I was checking out your about page while I was preparing for this, and I saw that you've actually had different professions throughout your life.

Can you please walk us through your journey? How exactly did you become a lawyer?

**(03:16) Amira Irfan:**

I've had a very interesting life and interesting background, and you're absolutely right, Jessica. It was a journey to say the least.

I started with modeling. I used to model; it was something I was passionate about. After that, I was still in the process and going to school (college). Then, my father got sued as an entrepreneur for \$90,000, and that kind of took me away from modeling to kind of help him out with the legal side of the lawsuit that we were battling. That was a very stressful, tumultuous time in my life, but at the same time, it ignited the desire in me to become a lawyer because I saw the struggles that business owners go through, especially experiencing it firsthand. It really hit home that even a simple small mistake can really cost you thousands and thousands of dollars.

**(04:14) Amira Irfan:**

You can lose your business in a snap and that's exactly what happened to us (so humble beginnings). My dad actually took a loan to start the business, but

because of the lawsuit, it lasted an entire year. We lost everything and then my dad had to start all over again.

That's when I decided I want to become a lawyer. I want to help other entrepreneurs because obviously there's so many other people like my dad who are just trying to figure out the legal stuff, because it's not easy and it's not even affordable, honestly. So that's why I decided that, okay, I'm going to become a lawyer.

As I was transitioning from that phase, I was also teaching, but teaching was something like a hobby—a passion of mine. In between that, I was teaching, and I continued that actually through law school. Doing both, from there, I one day stumbled upon entrepreneurship. We can talk about that next, but that's just kind of how I started—my journey of becoming a lawyer.

#### **(05:21) Jessica Dukharan**

So, your dad's lawsuit played a big part in you becoming a lawyer. If you don't mind sharing, what exactly caused this lawsuit?

#### **(05:30) Amira Irfan:**

Yeah, absolutely. So, what happened was my dad had hired a freelancer to help him out with his business, but that was my dad's friend. We could never ever in our wildest dreams ever imagine a lawsuit emerging from that, because you trust your friend, right? You have a relationship with this person.

One thing in business I got to tell you that business is business. You can't forego your requirements and think that "oh just because it's my friend I'm okay," cause money changes people.

What happened is he hired this person to help him out with some things and he didn't bother getting into a contract. There was nothing put in writing. There was no legal contract, nothing. It was just a handshake deal. A couple months later, I see—actually coming home from school—I see my dad being served with a \$90,000 lawsuit.

#### **(06:22) Amira Irfan:**

It just totally came out of left field. We didn't see it coming, and dad was devastated. I mean, we were all distraught because like I said, it was a betrayal of trust. That really hurts. The money was among us, a big loss, but I think the hardest part was just dealing with the fact that how could somebody do that to

him? That's why I really emphasize the importance of contracts and protecting your business legally because I've seen it, I felt it, I've gone through the pain.

I see so many, now even as a lawyer practicing for like 10 years, I see other people making the same mistakes, like other business owners, because I've gone to court, represented people. I've seen, and it's like a reflection of my dad again.

I'm like, oh my God, this is not good. This is exactly where it's heading, and you think that you're not going to get sued, but you'll be surprised that how many people do.

**(07:21) Jessica Dukharan:**

Yeah. Thank you so much for sharing your dad's story. Well, your story as well, because this is a really good illustration of why it's so important for everyone to protect themselves with legal policies.

There are three things that really jump out from your story. The first one was, this was a friend. Like you said, we don't think a friend is going to turn on us or betray us, and maybe for those of you who are listening, it could be a relative. It could be your spouse. It could be your neighbor.

We might think, "Oh, I don't need a contract in place because they're my relative, they're my neighbor, they're my spouse. They will never do anything to hurt me."

But as Amira just shared, business is business. People change when money gets involved, so put precautions in place.

Even if they're your friend, even if they're your relative, take the precautions to protect you as well as them. It's a protection for them as well, because you're laying out your terms. What are you both comfortable with? So, make sure you take that precaution.

**(08:28) Amira Irfan:**

Yeah, and I would just add that based on my experience, Jessica, just representing clients in court you'd be surprised. It's like husband wife against each other, brother sister against each other. It's like blood against blood. Those are really common mistakes and lawsuits because people have trusted one another and they thought that, "okay, we can go into business."

A lot of partnerships falling apart because, "Oh, you know, I went into business with a partner who was my friend or my best friend or things like that, or my husband or my wife or my brother or my sister." Those are the relationships that get really sour and then we end up in court and then it's an emotional turmoil,

and it's also a big loss of money, obviously, too. You would think you can trust the person, but the bottom line is no matter who it is, just protect yourself. And like you said, protect the other person so the relationship is clear, and this way both parties have something to lose. You know what I mean?

**(09:32) Jessica Dukharan:**

Yes. And another thing that you had mentioned in your story was that even though it was your dad who's the one being served with the lawsuit, it affected your whole family. It wasn't just your dad. So, this is another reason that we should have legal policies in place.

When we're doing business, and it can be for anything, we have to think about the consequences of our actions. How will my family be affected by this? How will my business be affected by this? It's not just you. It's really everything that you love that could potentially be affected by this business transaction or this business deal.

So that's a really huge reason why you should take precautions, why you should have these policies in place. Protect yourself, protect the other person involved, and protect the people that you love.

**(10:24) Amira Irfan:**

Yeah, exactly, cause I always say that when you get sued, it's not just you. It's your entire world just crumbles down. It's your whole family, your kids, and everyone, the loved ones. Cause we all suffered with that, not knowing what's going to happen, going to the lawyers. Like I said, I wasn't a lawyer yet, so just taking care of the filing of paperwork, filling things up, and providing documents, reviewing documents—it was crazy. Cause my dad, he didn't know. He was not that much educated in the sense that, okay, he's going to navigate through all of that stuff on his own. So, he trusted me to help him out, but then it's so much stressful. It was very stressful, very devastating for sure.

**(11:13) Amira Irfan:**

Your whole family just basically loses their appetite with you, your sleep too, because you have no idea how many months we were scared. What's going to be the outcome? Are we going to win or are we going to lose? If we're going to lose, how much money we're going to lose? How are we going to pay the lawyer fees, the court fees, and the settlement fee? So many variables. It affects your lifestyle.

Like I said, I gave up on what I was doing to just completely help out with dad, and I stopped going out. I didn't have a normal, I'm hanging out with friends. My lifestyle was very different and very serious and just more like helping dad with this, because now this is the big thing we have to deal with. So, I had to give up a lot as a kid.

**(12:06) Jessica Dukharan:**

I know and that's really tough. Having to go through that and seeing your dad in this position as well. I know that's really tough, so I do appreciate you sharing that. How is your dad doing now, by the way? He must be very proud of you and what you've done.

**(12:23) Amira Irfan:**

Believe it or not, my family, when I first started with the whole blogging thing, they were like, "have you gone crazy?" Because blogging is not something that you think of as a lawyer. It was a big change. Now they're okay, but I'm just saying like in the very beginning, everybody in my immediate circle was like, "what is wrong with you?" They thought that I'm giving up being a lawyer and I'm just going to do this online thing and people don't get it.

It's hard for them to understand that you could actually have a bigger impact online or that you could even make a living online. It's very new and honestly it was very new for me too.

I just happened to one day stumble upon this YouTube video about blogging, two six figure bloggers, and that intrigued me. I was like, "Oh, people make money from blogging?" I was very foreign to it. I had no idea. It was almost like I was living in this bubble and just had no clue that there's this whole world of opportunities online. So, I don't blame them.

It's also not everyone's cup of tea. As entrepreneurs, there's a lot on our plate. We hustle, we do so much, we wear multiple hats, and it's not easy.

**(13:40) Jessica Dukharan**

So, they're more supportive of you just being a lawyer in general. They're very proud of that because you're helping people to fight these lawsuits and really take back what is theirs. You're helping your clients. Well, hopefully they'll come around. You're still helping people. It's just in a different format, so hopefully over time, they will start to get it a little bit more.

**(14:04) Amira Irfan:**

Yeah, exactly. I'm not worried because I know that my work speaks for itself and the number of people I've helped, to me, that's the biggest motivation to keep going. I look at it this way, that everything will just come full circle when it needs to be, so I'm not worried.

**(14:23) Jessica Dukharan:**

Okay, so you mentioned a little bit about how you got into blogging. You learned that you can make money from this. What was that transition like? Because you're still working as a lawyer today, but in addition to being a lawyer, you're also a blogger and an entrepreneur. So how exactly did you make that transition and add this to your plate?

**(14:43) Amira Irfan:**

I came across that video, as I mentioned, one day. I feel like it was meant to be because I wasn't looking for the video. I had no clue about blogging. You know how YouTube suggests some videos to you? It was one of those moments.

I clicked and I was like, "Oh my God, this is very interesting." It was intriguing. And then I went ahead and purchased a reputable blogging course to kind of just start my blog, cause I had no clue. I don't have technical background. I never had a website. I never had online presence. I wasn't going to just dive into this not knowing what I'm doing, so I invested in a course and that kind of walked me through the ABC of blogging, like complete A to Z.

I wanted to see how to make zero to six figures, because if I was going to really take my limited time to work on this, I knew that I had to turn it into a viable business because I wasn't just doing it for as a hobby.

**(15:46) Amira Irfan:**

That's why I invested in a course to begin my journey. Once I went through the course, I came up with a schedule that would work for me with my full-time job.

The beautiful thing about blogging is that you set your pace. You decide how many hours you want to work a day or a week or a month. There's nobody like, "Oh, you must do this or that." You kind of come up with your own system. With my full-time job, it was very challenging to set a schedule, but I was able to do it, so anybody can do it. I would just make sure that, I would really maximize my

limited time. Naturally, I'm always been very good with time management. It's never been a struggle for me.

**(16:29) Amira Irfan:**

So, I just knew that, okay, I need to dedicate two hours here, four hours there, one hour there; just kind of come up with like a schedule that would work for me. And that's what I do. So far, it's working great and I don't hate my job, but eventually I will dedicate full time to my business because it is growing. At the rate that it's growing, it demands more time and more effort, so like I said, it is very challenging to try to balance both.

**(17:00) Jessica Dukharan:**

It's very refreshing to hear that you do enjoy being a lawyer because I know, I feel like now more and more people just popping up saying that they dislike their jobs. I'm like is anyone happy with their job? So, it's nice to hear that you do enjoy being a lawyer and it does show in your work and the way that you serve your audience. Also, do you have something on time management because that's something I definitely need to work on?

**(17:30) Amira Irfan:**

Yeah. What you want to do is you want to obviously allocate your biggest return, ROI tasks, work on those first when you are most fresh. First, you need to determine if you're a night person or morning person.

It's a weird story, but I'm naturally a night person, but because of my husband, I've become a morning person and I don't have a choice with my job. I found that I'm most fresh in the morning, so that's my time to really get up and prime myself for the day, do my meditation to get myself together, prepare a to-do list, and tackle my most time-consuming tasks when I'm really fresh.

If it's writing a blog post, if it's creating a product, whatever I know is going to take me a lot more time, I try to tackle those first. But I also know that those are ones going to generate the most income.

**(18:28) Amira Irfan:**

So, the ancillary tasks, like small stuff, try to delegate or outsource. If you can't, try to put them at the end, like the mindless tasks such as creating pins. I can do that while I'm just relaxing and watching TV at night. I'm not going to wake up and

work on creating pins right away because I'm fresh and I don't want to waste my brain and my energy on that, the low task. I'm going to focus on the high-level tasks first and then come up with like a schedule.

I also do batch batching a lot. I didn't really understand the value first, but I do now. So now I will go ahead and come up with all the blog post topics for the month in advance so that every week I don't have to think about what I'm going to be writing about.

### **(19:17) Amira Irfan:**

So, come up with a system for you that works. Try to do some batch content.

One day of the week I'll be like, okay, these are the four blog posts I'm publishing. These are the topics. This is, the research is done, then okay, I'm done with that task, then moving on to the next task, the next task, things like that.

So, the other thing is that I'm not very active. I mean, I wouldn't say I'm not active. I am active on social media, but I have a, again, I have a system. It's like one hour a day kind of thing. I'm not the kind of person who's going to mindlessly scroll on social media and just waste time. So, during my lunch break or some time, depending on what time of the day it is, I'll just quickly see, and then I'll respond and then I'll get back to what I need to work on—the high-performing tasks.

### **(20:04) Amira Irfan:**

I don't want to waste my time on things that are not really gonna, because before you know it, it's a huge time suck. These are the few tips and I don't know what works best for you, but these are some of the things that have worked really well for me—just waking up early, setting up a schedule and writing a to-do list every single day, and just sticking with that.

One more thing I'll add is that I also anticipate how much time a task is gonna take me before I start working on it. So, if it's just responding to emails, I know that it's going to take me an hour. I'll write it down one hour next to it. If it's like pin creation, I'll write down 30 minutes. If it's blog post writing, I'll write down whatever.

### **(20:51) Amira Irfan:**

That gives me an idea of how much time I must have on a specific day in order to tackle that task. Then, I schedule the task accordingly. So, if I know like

Wednesday is filled with court hearings, or I gotta do this or I gotta do that, I just don't have time, so I will purposely not schedule that task, which is going to take me three hours on that day. I will schedule the other tasks on that day. So, always kind of anticipate how much time a thing is going to take you to really get the most out of your day.

**(21:22) Jessica Dukharan:**

And does that work right now since we're working from home at this time? Because I know it's easy to get distracted when you're at home.

**(21:31) Amira Irfan:**

Yeah. Well, fortunately I don't have that problem, but yes, it is very easy to get distracted. The only problem I have is sometimes I have a full house. I'll have people in the house and then it's very hard to concentrate because I do need quiet alone time to be able to focus on things like writing a blog post, creating a product, or creating a sales page—things that really demand your full brain power.

So that is the only challenge when you have people at home and it's tough. But other than that, as far as having the structure and routine and discipline, I don't have that issue because as I mentioned, I've always been a high performer and I've always had very good handle on my time because my favorite quote is “time is money.” So, I've always really treated it as that. That's why, like I said, I didn't waste time trying to find free stuff online and trying to start my business.

**(22:31) Amira Irfan:**

A lot of people could do that. They do that. They waste hours and hours and search the internet, go on YouTube, and “oh let me cut corners here, let me do that.” I don't believe in that because I feel like your time is so precious, it's so valuable so treat it right. If I can get things done by learning from someone in like two hours versus me spending 10 hours, why would I not do that?

**(22:56) Jessica Dukharan:**

That's so true. Our time is so limited, yet we treat it as it's limitless in order to save money.

**(23:04) Amira Irfan:**

Yeah, but that ends up honestly, slowing down your progress because then people wonder like, “Oh, why am I not achieving X number of” whatever milestone they set for themselves. It's because you've really not spent your time wisely. You have probably spent your time on tasks that you could have easily avoided, or you could have outsourced or whatever. All of that just factors into your strategy of growth and you just want to make sure that you really are spending your time on the things that are going to generate the revenue.

**(23:39) Jessica Dukharan:**

This is a good segue into your legal templates because you help with this. So, can you tell us about your legal templates? Who are they for and what sets yours apart from others?

**(23:52) Amira Irfan:**

Okay, great questions there. So, my legal templates, if you visit the legal store on my website, you will see like 20 different templates. There's quite a few and don't get overwhelmed, but there's so many different kinds of bundles and templates. I want to assure you that these are templates that were only created because my audience, which is, you know, entrepreneurs, bloggers, coaches, freelancers, eCommerce business owners, you guys asked for it so that's why these templates are there. Basically, you're looking at anything from legal pages that you must have on your website to contracts that you need to run your business. I know Jessica you've purchased quite a few templates from me, so we can talk about those as well. But basically, these are all the different kinds of legal documents that you need to make sure that you prevent lawsuits and to just make sure that you also comply with the laws.

**(24:50) Amira Irfan:**

We'll talk about the different requirements—there's certain things are required by law for you to have on your site. With these templates, you get done with everything really quickly, because my goal in designing the templates was to save you time and money, and I don't want you to purchase something that you're going to sit there and be frustrated and confused and spend hours and hours. So, it's not a course. It's a template, and it's supposed to be quick, easy, and affordable. What sets me apart from others is that, unlike other lawyers who are charging like ridiculous amounts of money for these templates, I know because I

have friends as lawyers and they're charging like anywhere, like five times more than what I do. My templates on the other hand are super affordable because I only have one goal and that is to protect your online business, and I don't want money and cost to be a factor to deter that.

The other factors are like, you can look at the customer service, you can look at the reviews, testimonials, and I think those are the biggest testament to why my templates are so special and why people love them.

**(26:00) Jessica Dukharan:**

Yes, and I can definitely vouch for your customer service. For those of you who are not familiar with Amira, if you just join her Facebook group, you will see from there how much she cares about helping us and making sure that we comply with the law. So, she does take time to actually answer your questions in there. So, if you're hesitant or you're not sure which template is right for you, you can always reach out to Amira or even one of her customers like myself to see which one is right for you. Another thing that I think set yours apart is that you offer bundles as well that help to actually reduce the price of the templates.

**(26:37) Amira Irfan:**

Yes, exactly. There are quite a few bundles and more coming. Bundles are like a very good value deal because you're not paying the full price of the template. You're getting like a huge discount, like even more than like 50% in some of the bundles. The bundles are templates that people generally buy together, so that's why they're a bundle. You don't have to like buy individually and spend more money. I've purposely discounted the bundles to make it easy.

So, you just get the bundle of three templates, like the legal pages, the website legal pages, or a bundle for coaches. If you're a coach, you're going to need certain legal contracts to protect yourself and your coaching business. So, there's a bundle for that.

There are different kinds of bundles depending on what your business is about, and I'm also happy to discount and give you special bundles if you ever email me and you say you want like three and more templates, then I can also bundle them for you as well.

**(27:35) Jessica Dukharan:**

That's awesome. I highly recommend that you guys take advantage of that deal.

We talked about the importance of protecting ourselves with legal policies, legal contracts. As bloggers, do we need anything specifically to protect ourselves and our websites?

**(27:54) Amira Irfan:**

Yeah, absolutely, Jessica, and feel free to chime in and talk about your experience with this. At the very bare minimum, every single blogger, entrepreneur is going to need [three essential legal pages](#) on their website. The first page is the privacy policy. The second one is the disclaimer. The third one is a terms and conditions. There's so much information on my website, and you mentioned my Facebook group. So, if you go to the units tab, the Facebook group is actually ASelfGuru Biz Blog Community, and if you go to the units tab, you will see so much information, commonly asked questions, and other helpful info for you. In a nutshell, a privacy policy, like I mentioned before, is legally required.

**(28:40) Amira Irfan:**

Remember I said that there's some legal documents that are required by law, so you can't like bypass that requirement, and privacy policy is one of those documents. You're going to need a [Privacy Policy](#) no matter what kind of online business you have.

It's there to protect the people that visit your website, because if they're giving you their email address, they're making a purchase from you, they're giving you their credit card information, they're giving you their name, things like that. That's considered like personal information that your website is collecting in some shape or form, and that's why you need a privacy policy to let the visitors know what information you're collecting from them. How are you going to use that information?

The second legal page on your website which is needed is a [Disclaimer](#), and the biggest purpose that a disclaimer serves is that it prevents lawsuits because just like how it sounds disclaimer, like this claim, legal liability, that's what it's there for.

**(29:37) Amira Irfan:**

The last thing you want is to publish something on your website and then the other person to take it the wrong way or suffer negative consequences, and then come after you and sue you, because that does happen. Think about it. You may have seen medical disclaimers, health disclaimers, fitness disclaimers, things like

that. They're there because people don't want to be sued, and that's why that disclaimer is really important.

If you're also going to share affiliate links on your website or do sponsored posts where you're getting paid to write a blog post, you're required by the Federal Trade Commission to also give disclosures that, “I was compensated for this” or “I'm going to earn an affiliate commission if you click,” things like that. Those are typically part of that disclaimer page where people can fully read your policy.

**(30:33) Amira Irfan:**

That's why you need the second page. The third one is a [Terms and Conditions](#). Now, terms and conditions, oftentimes people think, “Oh, I'm not selling anything. I don't need that.” No, that's not true.

Although it definitely helps that if you're selling anything, no matter what kind of product, you should have terms and conditions, but that's not the only thing they help with. Think of them as your website rules. What are your policies? How are you going to protect the intellectual property, the content that you're publishing? Things like that. What happens if tomorrow there's a legal dispute? Where are you going to resolve it? You want to clearly outline all of those things in your terms and conditions page. That's why I have a template for that. That's why that page is so important.

**(31:20) Amira Irfan:**

It's basically a legally binding contract between you and the people that purchase from you and the people that visit your website. So, this way it's clear and believe me, even as a lawyer, like sometimes people will be like, “Oh, you know what about this?” and I have to refer them back to my terms and conditions policy.

So, it is a really, really important policy that outlines your refund policies, your exchange policies, your other rules and regulations that you want people to be aware of when they are visiting your site or making a purchase.

Those are the three mandatory—to answer your question, Jessica—those are the three mandatory and then depending on what else you're doing with your business, you're going to need additional legal protection. So those are just the bare minimum to get started, but then depending on what you're doing, you're going to need contracts and things like that.

**(32:08) Jessica Dukharan:**

So, I'm going to pretend I'm someone who's not very familiar with this. What if I'm a hobby blogger? I'm just talking about my day-to-day life. I might share some recipes or my workout routine every once in a while, but I'm just a hobby blogger, Amira. I'm not really trying to earn money. Do I really need this? Do I need all these templates or what's required?

**(32:32) Amira Irfan:**

Yeah. See, I get that question so many times, I can't even tell you. So yes, this is a very common question and it doesn't matter. The law doesn't preclude you just because you're a hobby blogger. As I mentioned, the [privacy policy is legally required](#), so it doesn't matter that you're just a hobby blogger. You're still required to have it because even if you have Google analytics or anything else on your website, you're still collecting personal data in some shape or form.

Even if you're a hobby blogger, I'm sure that you don't want to be tomorrow held liable for the content that you're publishing. Let's say you're providing health tips, medical tips, fitness tips, personal finance tips, legal tips, business tips. Doesn't matter what the niche is. You don't want someone to just rely on that information and then come after and sue you, do you?

**(33:24) Amira Irfan:**

So that's why [a disclaimer is going to be very important for you](#), even if you're just a hobby blogger. My point is that these pages have nothing to do with that, that whether you're a hobby blogger or whether you're a serious entrepreneur, their purpose is at the end of the day to ensure your legal compliance, and also to protect you from lawsuits and disputes.

Because even if it's not a lawsuit, things can still get ugly. You could still get into a, some sort of an email war with a customer, and if you don't have policies or you don't have proper, or even a visitor on your site, so it doesn't even have to be a customer. You just want to have that professional look and you want to make sure that you are, at the end of the day, safeguarding your business [through these policies](#), or even your hobby blog.

**(34:14) Amira Irfan:**

Does that answer your question? Because I can clarify more.

**(34:17) Jessica Dukharan:**

Yes. Okay. So, I see that I need these policies. I need these templates, but I'm still not sure about paying for this. I see a lot of free templates online, and these are even recommended by professional bloggers. Why should someone pay for your templates or any lawyer's templates when we could basically Google them and get them for free?

**(34:43) Amira Irfan:**

Yeah. Did I tell you you're asking the right questions? So, this is another great question I get all the time and that's why the first thing you should do is read a blog post that I've put together just to answer this question. It has seven different reasons why free legal templates suck, and don't take it from me. I'm not the one who wrote it. It's basically my customers. There's like 50 different bloggers that I interviewed, and I have asked them, what were your reasons like, why couldn't you, this is exactly what I asked them.

**(35:21) Amira Irfan:**

Why didn't you go for a free legal template? Why did you decide to purchase? In fact, I still ask that question if you watch any of my video testimonials. They have given me multiple different reasons. So, first thing, go read that blog post, because it's going to give you a lot of peace of mind and clarity as to why free legal templates are not enough to protect your business.

Now, because you asked me this question, I'm going to answer that question too, from a lawyer's perspective. For the last, so many years, 10 years, I've been auditing legal documents as part of my job, and one of the things that I've noticed with free legal templates is that they're very, very deficient. Meaning, you get like a generic template. You don't get like a professional, comprehensive template that covers all ends and basically gives you that peace of mind and that protection that okay, that you're meeting all your requirements.

**(36:16) Amira Irfan:**

So that's the biggest problem, and in that blog post that I referred to, I've actually shared my audit results. So, I've gone ahead and audited different free legal template websites, and I've shown you exactly what's missing in them. So again, you don't have to take my word for it. You just literally go and see my results and you'll get an idea of why, and then you will never trust free legal templates again,

because that's the problem with them. There are so many key legal provisions that are always missing, and then you are exposing yourself to lawsuits. So, then it makes me wonder, why did I get that template to begin with if it doesn't even serve its purpose of protecting me? So that's the problem with free legal templates. There are always holes in them, and the other thing is that if you start to add additional requirements, like you want GDPR compliance, you want like California law compliance, then you will see that the template is no longer free.

### **(37:15) Amira Irfan:**

These free generators or these free websites, they're going to charge you money, so don't think that it's free. It's just a very bare bones policy that they're giving you, which is free, but when you want to ensure your compliance with the different laws out there, it's no longer going to be free. So that's another thing that you will notice.

Like I said, if you go to my website, [aselfguru.com](http://aselfguru.com), and you just go check out the legal tips page, you will see why 50 different entrepreneurs that I personally reached out to, and I asked this question, you will see their responses as to why they don't trust, in addition to what I just shared. Then, feel free to look at my customer reviews, 100 plus five-star reviews on Facebook, and then you will see my customers actually write to me and say, "Amira, I compared your templates directly with the free one that I was using, but I was never sure, and there was always this nagging feeling in my head like, Oh my God, I'm not protected, and now I know why. Because after getting your templates versus the free ones, there's like a world of difference."

And then you can speak to that, Jessica. I know you probably never used the free ones, but I think you've seen my templates that how comprehensive they are, so I think you can chime in and speak about the quality as well.

### **(38:35) Jessica Dukharan:**

Well first, I'm going to disappoint you because I did actually fall into the free trap but let me explain. So, when I first started blogging, I was a hobby blogger. I didn't know you can make money from blogging as well. I just loved writing so that's how I started. Then I learned you can make money from blogging, and as I got more interested in learning how to do that, I came across a blog post that said you need to have these different pages on your website. However, this same blog post was saying you can just use this free generator. And the thing was this blogger who wrote it, it was someone who was very well known and trusted, and I

don't think they had bad intentions, or they were trying to be malicious, but it was bad advice.

**(39:26) Jessica Dukharan:**

And I didn't know any better. I don't know about the law. I didn't have your templates to compare it to. I'm just thinking, "Oh, okay. This is recommended by a professional blogger so it must be okay, and they're using it as well."

Then later I came across another blog post that actually recommended your templates, and I started looking at your sales page and I was like, "okay, maybe, you know, maybe I shouldn't be using these free templates." And then I was like, "okay, but I'm not really too sure about Amira. I don't really know her." So, I just started looking into it more, and as I read your reviews and I was looking through everything, I said, "you know, this is not something I want to come back and haunt me later," because as you demonstrated earlier with your scenario, people get sued for all kinds of reasons, and I don't want that to happen to me.

**(40:17) Jessica Dukharan:**

I don't want to put my family through that, so let me just go ahead and spend the money so I can protect myself and sleep better at night. I'm so glad that I did because when I got your templates, they're very easy to customize just like you said. You include instructions—this is how you fill it out—and it's really very little editing that you have to do. Just put in like your email in a certain section and the name of your business in another section, and you just format it on your website and hit publish. So, it doesn't take very long, and it is quite comprehensive. I did actually read through your templates when I got them, so my process took a little bit longer, but the actual editing, it was very quick and actually putting it on my website was very quick, and I became a loyal customer after that.

**(41:04) Jessica Dukharan:**

Cause I have gotten several of your other templates. I got the [Freelancer](#) one because I learned that lesson. I got the [Media Release Agreement](#). I've gotten the [Guest Blogger Agreement](#) and some other ones as well, and I'm very happy with what I've gotten because I know that I'm protected.

I know these are comprehensive, and most of all, they're written by a real lawyer who's also a blogger and entrepreneur. That's one thing that sets you apart from others. You're someone who actually knows what's going on in the blogging world, in the online business world, so that helps me to know that, okay, she's

actually including everything that I need, versus someone who might be working in a different field. They may not know everything because they're not a blogger or an entrepreneur.

**(41:50) Amira Irfan:**

Yeah. You know what? I didn't even think about that, but you're absolutely right. It does make a big difference because even in the legal profession, there's so many different kinds of lawyers, and you can go to someone, but then actually, this actually happened to one of my customers.

It's a funny story, and I digress, but she reached out to so many different lawyers to have, she has an interior designer tribe, so she reached out to a bunch of different lawyers and they just didn't know what to do, like what she needed.

They couldn't help her, even though they were business lawyers, but because they were not in the online space, they were not dealing with the challenges and they are not familiar with what it takes, what kind of protections you need, and they were quoting her like I'm talking, I mean, couple, few thousand dollars.

**(42:37) Amira Irfan:**

So, it's not something that she could just afford. After going through that whole round of different, different lawyers and getting frustrated and almost giving up, she one day decided to set up a call with me and we talked through it and immediately, within 30 minutes, I knew exactly, like I had everything to just go ahead and create a custom template for her and her audience to help out her students.

And she was like, "Oh my God, you don't understand like how grateful I am because finally a lawyer gets me" and I'm like, well, that's because I'm an entrepreneur myself. I know exactly what you need. I know what kind of customers you're going to have. I know what kind of challenges you're going to face. I know what kind of problems could come up.

So, it was just, it's funny you say that, and that's why the story came to mind, cause then I ended up designing it, putting together an [Interior Design Bundle](#) just for her audience.

**(43:29) Amira Irfan:**

I don't have interior designers as my audience, but she is the one that I did that for her and it's been a huge success because her audience loves it and her

customers and students, they love it, and we were able to collaborate and help them out. But again, and without charging thousands and thousands of dollars, so that's the other big thing. She didn't have to like really explain anything to me. She just had to tell me what she needed and that was it. So, I think it makes a huge difference the fact that I am in this myself and I faced the same exact challenges as you guys.

**(44:07) Jessica Dukharan:**

Yes. That's an awesome example. So if, I know you offer a lot of templates and a lot of bundles, but if we don't see a certain template that we need in your store currently, can we reach out to you for a similar quote that's less expensive or do we have to pay you 300 plus dollars an hour? How can we go about that to get what we need?

**(44:29) Amira Irfan:**

So, in the online world, I don't charge that high, but I do charge \$350 an hour as a lawyer to my legal practice. I do try to be very accommodating and affordable for my potential customers or my existing customers, and you can attest to that.

Bottom line is I understand like how it is, and I'm not here to like charge you so much money that you can't even afford it. Cause again, that defeats the whole purpose. So, if there's something that you do not see in the store, chances are I still have the template because over the years I've drafted so many different kinds of legal contracts and documents and templates. I just don't have every single thing listed on my site. Just because you don't see it, please don't hesitate to reach out.

**(45:19) Amira Irfan:**

There's a work with me page on my website. You can always set up a 30 minutes call with me. We can talk about it like what you need specifically. I can custom write the contract for you, give you a very reasonable price or I can, a lot of times I already have the template, but like I said, it's just not on my site, and then I will go ahead and then give you the template price instead of the custom contract price, cause template prices are always going to be like more affordable than me spending the time and writing this contract from scratch.

But every once in a while, a unique situation will come up and a unique industry and they would reach out to me like, I'll give you another example. So, I had

another one of my customers actually reach out to me and she has a course for transaction coordinator, TAC, transaction assistant coordinators.

**(46:07) Amira Irfan:**

Again, it's not my audience, it's her audience, and she wanted a custom contract just for them. So, that's something I did have to like spend and drafted because again, their challenges and their situation and the different languages needed for that particular contract. So of course, I was able to quote her a reasonable price and we were able to work together, and now she's helping like hundreds and hundreds of people with that template as an affiliate.

So that's another thing, wanting to offer that if someone has a specific audience, you can always reach out, you can become an affiliate for that template, and you can help so many people. I mean, I've collaborated with hundreds and hundreds of bloggers and entrepreneurs, so it would be an honor to work with anyone that reaches out if they need something specific that they don't see.

**(46:58) Amira Irfan:**

Another example, I've had so many people reach out to me with like, "Oh, I have an eBook. I need a copy writing disclaimer page for my eBook." And I always had this template. I just never published it. I just never put it out there, cause again, it's just one of those documents that I've always had. But then when so many people reached out, I was like, okay, it's time to put it in the legal store so now it's there. So, my point is that just because you don't see something, don't assume that I don't have it. I most likely have the document or the template, and then, if you just set up a call with me or send me an email, I can then help you out.

**(47:36) Jessica Dukharan:**

Awesome. Last two questions before we end. I know a lot of people have started a podcast recently or are planning to launch one soon. Is there anything that we need to have in place to make sure that we're running a podcast legally?

**(47:52) Amira Irfan:**

Absolutely. So, first I think just like I mentioned, if you have a website as well, definitely have your three legal pages. So, look into my [Starter Legal Bundle](#) for that. And Jessica, you have it as well as my customer. So, look into that cause at first, we just want to have those bases covered like if you have a website as well. And then the second thing is that, and Jessica, I was so proud of you because you

used my own contract on me. So, I thought that was so impressive. I was so proud of you. So, second thing you need is a [Media Release Agreement](#). Why? Because if you are going to be interviewing people like she's interviewing me, you'll want to make sure that you have legal rights to use my name, my video, my image in any way possible without owing any money to me, because tomorrow I could go after Jessica and be like, "I didn't give you the legal right to use my video and I didn't give you the legal right to use my photo and now you owe me X number of dollars."

**(48:52) Amira Irfan:**

"You just violated my intellectual property, or you violated my personal property." So, my point is that especially if you have a podcast, you want to do things the right way. You're going to be meeting with, talking with so many different people, so have a [Media Release Agreement](#).

It just gives you legal rights to use that person's name, images, photos, videos, audio, just about anything possible that you can think of without owing them any money, and it also releases you from legal liability so they can't come after you later on and be like, "Oh, you did this, and I didn't allow this." People get sued over this all the time, jokes apart.

**(49:31) Amira Irfan:**

They really do, so just cover yourself with that. And then the only other thing I would add is that if you have sponsors like podcasts, people that are sponsoring your podcast, then you want to have like a [Sponsorship Agreement](#) in place with them as well, depending on whatever your negotiation is, whatever is it that you're doing. So, you just want to make sure that you cover yourself with that sponsorship contract.

Just like if you were writing a sponsored blog post, or someone was sponsoring a video on social media, or someone was paying you to write a blog post or post on Instagram or anywhere, you're going to need a [Sponsorship Contract](#). You're gonna need a sponsored contract. I actually have a template for that. So, my point is, depending on what else you're doing with your podcast, you might need additional contracts in that regard.

**(50:18) Jessica Dukharan:**

Just a reminder, you can find all of Amira's legal templates either on her website, [aselfguru.com](http://aselfguru.com), or you can personally reach out to her for any template that you

may need, but you don't see listed on her website. So, we know we can find you on [aselfguru.com](http://aselfguru.com). Where else can people find you and connect with you?

**(50:37) Amira Irfan:**

So, the easiest way, and the fastest way would be in my Facebook group. It's ASelfGuru Biz Blog Community, and that would be the easiest way to reach me because I'm much more active there. As I mentioned previously, in the Facebook group, you also have tons of free legal, business, blogging tips. There's so many questions, frequently asked questions that you may also have, so just go to the units tab in that group, and you'll be able to get a lot of value. Yeah, so that's pretty much it.

My website, you can go visit the Work with Me page and set up a call with me if you need to and send me an email or my Facebook group. So, those are different ways you can reach me.

**(51:20) Jessica Dukharan:**

Thank you so much, Amira. I really appreciate you taking out the time to talk to us about the legal side of blogging and running an online business. Again, be sure to check out her website at [aselfguru.com](http://aselfguru.com).

**(51:35) Amira Irfan:**

Thank you, Jessica. It was a pleasure talking to you.

**(51:39) Jessica Dukharan:**

Thank you for listening to this episode of The Jessica Dukharan Podcast. I hope you have a better understanding of why it's important to have legal pages and contracts in place and how you can get the legal protection that you need at an affordable price.

Fellow bloggers and entrepreneurs, while it's tempting to cut corners by downloading free legal templates & contracts (hey, I've been there) or not having any in place at all (I've been there too), save yourself and your loved ones time, money, and a peace of mind by purchasing customizable legal templates & contracts that were drafted by a lawyer & entrepreneur like Amira.

Don't make the huge mistake of leaving yourself, your website, and your business unprotected by not having proper legal pages & contracts in place. This avoidable mistake can cost you thousands of dollars to fix like it has cost many other bloggers, entrepreneurs, and businesses to fix.

**(52:45) Jessica Dukharan:**

Earlier, Amira shared the story of how her dad got sued for \$90,000 because he didn't have a [Freelancer Contract](#) in place with a friend. I repeat, a friend. That lawsuit didn't only affect her dad—it affected her and her family too.

On the bright side, that situation motivated her to become a lawyer and create her legal templates and contracts that have helped over 10,000 bloggers and entrepreneurs including me to protect ourselves from lawsuits.

If you're interested in purchasing any of her legal templates or bundles that were mentioned in this episode, then check out the [show notes on jessicadukharan.com](#) for those direct links. I will also leave links to the Facebook group and other resources that were mentioned during this interview.

Again, you can get the direct links to those resources at [jessicadukharan.com](#). That's j-e-s-s-i-c-a-d-u-k-h-a-r-a-n-.c-o-m. [Jessicadukharan.com](#).

Thanks for listening until the end. I appreciate you and hope you have a wonderful week. Take care!

**[>>> Protect your blog and business with these legal bundles <<<](#)**