

## **CONDITIONS OF USE**

By using this web site, you acknowledge your agreement to the terms and conditions of use without limitation or qualification. Please read these terms carefully. We reserve the right to add, delete or otherwise modify portions of these terms at any time. You are bound by any such revisions and should therefore periodically visit this page to review the then current terms and conditions to which you are bound. User access to and use of this web site is subject to all applicable federal, state and local laws and regulations.

## **DISCLAIMER**

The materials on this website are provided "as is" and without warranties of any kind either expressed or implied. No representation is made as to the completeness or accuracy of the information it contains. In particular, you should be aware that this information may be incomplete, may contain errors or may have become out of date. Irwin Siegel Agency, Inc. (ISA) does not warrant that the functions contained in the materials will be uninterrupted or error-free, that defects will be corrected, or that this website or the server that makes it available are free of viruses or other harmful components. ISA does not warrant or make any representations regarding the use or the results of the use of the materials on this website in terms of their correctness, accuracy, reliability, or otherwise. The information and descriptions contained herein are not intended to be complete descriptions of all terms, exclusions and conditions applicable to the products and services, but are provided solely for general informational purposes. This website may be linked to other websites, which are not maintained by ISA. ISA is not responsible for the content of those websites. The inclusion of any link to such websites does not imply approval of or endorsement by ISA of the websites or the content thereof.

IRWIN SIEGEL AGENCY, INC. AND ITS SUBSIDIARIES SHALL NOT BE SUBJECT TO LIABILITY FOR ANY DAMAGES OF ANY KIND, WHETHER DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR OTHERWISE, WHETHER OR NOT ADVISED OF THE POSSIBILITY THEREOF, UNDER ANY THEORY OF LIABILITY, ARISING OUT OF OR IN CONNECTION WITH THE PROVISION OF INFORMATION ON THIS WEBSITE.

## **LIMITATION OF LIABILITY**

While ISA uses reasonable efforts to include accurate and up to date information on this website, errors or omissions sometimes occur. ISA makes no warranties or representations as to the accuracy of this website. Under no circumstances, including, but not limited to, negligence, shall ISA or any party involved in creating, producing, or delivering the website be liable to you for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the inability to use, the materials on this website, even if ISA or an ISA authorized representative has been advised of the possibility of such damages. In no event shall ISA's total liability to you for all damages, losses, and causes of action exceed the amount paid by you, if any, for accessing this website. ISA also assumes no responsibility, and shall not be liable for, any damages to, or viruses that may infect, your computer equipment or other property as a result of your access to, use of, or browsing in the website or your downloading of any materials, data, text, images, video, or audio from this website.

## **RESTRICTIONS ON USE OF MATERIALS**

This website is owned and operated by Irwin Siegel Agency, Inc. Except as otherwise expressly permitted by ISA, no materials from this website or any website owned, operated, licensed or controlled by ISA may be copied, reproduced, republished, uploaded, posted, transmitted, or distributed in any way. You may download material displayed on this website for your use only, provided you also retain all copyright and other proprietary notices contained on the materials. You may not distribute, modify, transmit, reuse, repost, or use the content of this website for public or commercial purposes, including the text, images, audio, and video without ISA's written permission. ISA neither warrants nor represents that your use of materials displayed on this website will not infringe rights of third parties not owned by or affiliated with ISA.

## **TRADEMARKS AND COPYRIGHTS**

All trademarks, services marks, trade names, logos, and icons are proprietary to ISA. Nothing contained on the website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any trademark displayed on this website without the written permission of ISA or such third party that may own the trademarks displayed on this website. Your use of the trademarks displayed on this website, or any other content on this website, except as provided herein, is strictly prohibited. Images displayed on this website are either the property of, or used with permission by, ISA. The use of these images by you, or anyone else authorized by you, is prohibited unless specifically permitted herein. Any unauthorized use of the images may violate copyright laws, trademark laws, the laws of privacy and publicity, and communications regulations and statutes.

## **SOFTWARE LICENSES**

You acknowledge that any software available or provided to you on this website may contain technology that is subject to strict controls by various agencies of the United States Government pursuant to United States export control laws and regulations. You hereby agree that you will not transfer or export such software from the United States (including, for example, providing such software to any foreign person or entity in the United States) or re-export such software outside the United States in violation of United States export laws and regulations. Irwin Siegel Agency, Inc. does not authorize the downloading or exportation of any software or technical data from this website to any jurisdiction prohibited by the United States export controls laws and regulations.

## **LINKS TO OTHER MATERIALS**

Some of the links available to you through this web site will allow you to leave the ISA web site. The Internet sites and the material that you can access there are not under the control of ISA, and ISA makes no representations and disclaims all liability with respect thereto. The links are provided only for your convenience, and their inclusion does not constitute nor imply approval or endorsement by ISA of the sites or their content.