

Terms of Use Agreement

This Agreement Describes Your Rights and Responsibilities. Please Read It Carefully.

1. Scope of Agreement: Under this Agreement, **U S Insurance Zone** ("we," "our" or "us") makes available on-line information and services (the "Service") to Statewide Producers and Insurance Agents (registered subscribers) or authorized users ("you," "your" or "subscriber"). By selecting "I accept" when registering or if you use the Service, you agree to be bound by this Agreement. The term "use" means the use and availability of, access to, transmission to or from or any exchange of information or communication in connection with or arising from the Service.

2. Registration Information: You will provide us with accurate and complete registration information and advise us promptly of any changes. If you do not, you will be in breach of this agreement allowing us to immediately terminate your subscription and use of the Service. When you register, you will receive a password which we may assign or allow you to select. Providing inaccurate information such as the carrier represented or any other false information is grounds for immediate termination of the subscription.

3. Conduct: By agreeing to this form, you acknowledge that you are the person who originally enrolled for this service and you have the authority to bind your company responsible for the use of our service. We reserve the right, at any time and from time to time, to change our subscription fees and billing methods or separate charges for information, material (as defined below) or services. We will notify you of any changes in advance and if any changes are not acceptable, you may terminate your subscription as described below.

4. Use of Subscription: You may not use, or allow others to use your subscription, password or the Service, directly or indirectly, to: (a) attempt to or actually disrupt, impair or interfere with, alter or modify the Service or any Material; (b) act in a way that affects or reflects negatively on the Service or our company; (c) collect or attempt to collect any information of others, including passwords, account or other information. Abuse of your subscription is grounds for immediate termination of your account and/or grounds for possible legal remedy.

5. Limited Liability and Warranty: You are entirely liable for activities conducted by you or anyone else in connection with your subscription and use of the Service. You must keep your password secret and not disclose it to others. You may not allow others to use the Service, your subscription, or password. If you do, you assume all responsibility and liability associated with such use and indemnify and hold us harmless for any such use. We do not warrant the accuracy, completeness, correctness or other characteristics of any information available on or through our Service. We will not be liable for any loss or injury resulting directly or indirectly from our Service, whether or not caused in whole or in part by our negligence or by contingencies beyond our control. Neither we nor our associates are responsible or liable, directly or indirectly, for any loss or damage caused by use of or reliance on or inability to use or access any of our Services, content, information, goods or services. Please read the terms of our disclaimer on this site carefully. Your access to and use of our service is at your sole risk and is provided "as is," or "as available." The service is for your personal use only and we make no representation or warranty of any kind, express or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose. Our entire liability and your exclusive remedy with respect to the service or otherwise, is replacement of defective goods or

re-performance of defective services. Because some jurisdictions do not allow the exclusion or limitation of certain types of liability, in those jurisdictions, our liability will be limited to the extent permitted by law. We do not endorse, warrant or guarantee any material, product or service offered through us or the Service. We are not and will not be a party to any transaction between you and any third party.

6. Indemnification: You agree to defend, indemnify and hold us, our agents, employees, officers, directors, shareholders, contractors, suppliers and other company representatives harmless from and against all liabilities, damages, claims, actions, costs and expenses (including attorneys' fees), in connection with or arising from your breach of this Agreement and/or your use of the Service. We may, if necessary, participate in the defense of any claim or action and any negotiations for settlement. No settlement which may adversely affect our rights or obligations shall be made without our prior written approval. We reserve the right, at our own expense and on notice to you, to assume exclusive defense and control of any claim or action and then corresponding indemnification obligation will end.

7. Termination: You or we can terminate your service at any time subject to the terms herein. Termination is your sole right and exclusive remedy if you are not satisfied with our Service. We can terminate this agreement, restrict or terminate your access to and use of the Service immediately and without notice or liability, if you breach this agreement in any way, and it will not limit any other rights available to us.

8. Refund Policy: US Insurance Zone does not issue refunds. Should you wish to drop out of the program, go into your lead manager panel and remove *Safety Net* off of your account so that you will not be automatically renewed and then let your leads use up all of your prepaid deposit.

9. Governing Law and Interpretation: If any term of this Agreement is held invalid, illegal or unenforceable, the remaining portions shall not be affected. The laws of the State of Nevada govern this Agreement and your subscription and use of our Service. You must comply with all laws, regulations, obligations, and restrictions, which apply to you. You agree that the courts of the State of Nevada have exclusive jurisdiction for any claim, action or dispute under this Agreement and that venue shall be in Nevada. You also agree and expressly consent to the exercise of personal jurisdiction in the State of Nevada.

I have read and understand the *U S Insurance Zone* agreement.

Signature _____ Agency _____ Date _____