

Legal Terms and Conditions

This document sets up the terms and conditions ("Terms") under which the Website visitor ("You" or "Yourself") may use this Website ("Our Website"), which is owned by M1 Specialty International Insurer ("M1" or "Group M1" or "We" or "Our"). By using this Website, you agree that you will be bound by all of the terms and conditions set forth below. If you do not agree to these Terms and Conditions, please do not use this Website. We may, at our sole discretion, revise these Terms and Conditions at any time. Therefore, you should visit this page periodically to review the Terms and Conditions. The visit and use of the Website are collectively referred to as "The Service(s)".

PLEASE READ THESE TERMS BEFORE USING THE SERVICES. IF YOU DO NOT AGREE TO THESE TERMS, DO NOT USE THE SERVICES, OR DO NOT ACCESS THE WEBSITE.

Acceptance of the Terms and Conditions

The Terms and Conditions constitute a legal agreement between You, as a visitor to the Website, and Us. Any information provided by You is also subject to our Privacy Policy, which is incorporated by reference into the Terms. By using the Services, you acknowledge and agree that you have read and accepted the terms of our Privacy Policy. Use of Additional Terms and Conditions may also be posted directly in other areas of the Website, and along with the Terms, may be modified from time to time. Terms and Conditions are collectively referred to as the "Agreement". We reserve the right to modify the content of this Agreement at any time, and such change will become effective immediately upon posting on Our Website. You agree that you will be bound by the Terms and Conditions of this Agreement, and any modification thereof, provided that you continue to access and use the Services. Due to the possibility that the Agreement may change between visits, you also agree to review the terms of the Agreement each time you revisit it. Your continued access to or use of our Website's content (defined below) will be deemed your definitive acceptance of the modifications to this agreement.

Rights Granted to You, the Website Visitor

The content of this Website, (the "Website Material"), is protected by copyright. You may, non-exclusively and non-transferable, download a single copy of the Material from the Website for your personal use. This does not imply a transfer of title of the content of the Website or copies of the content of the Website. Unauthorized use of the Website material infringes copyrights, trademarks and other rights protected by law. You agree to keep all copyright citations and other proprietary notices contained in the original material on the Website in any copies you make of that material. You may not sell or modify our Material on the Website or reproduce, display, distribute – except where you are expressly authorized to share – or otherwise use the Website Material for any public or commercial purpose. The names, trademarks and logos included in the Website material are, unless otherwise noted, registered signs owned by the authors, third parties or M1. Use of these marks or Website Materials is prohibited, except as provided in these Terms and Conditions.

Your Comments Are Welcome

We welcome your feedback on Our Website and Web Services on administration@m1specialty.com. You acknowledge that if you submit to us comments, praise, creative suggestions, ideas, notes, concepts, inventions or other information (collectively, but not including personally identifiable information about you, the "Information"), it may be freely used on our Website.

Please note that any communication you post on Our Website or transmit to us over the Internet is considered, and will be treated as non-confidential, unless the Website through which the information is presented, establishes expressly the opposite. For more information about confidentiality and privacy issues, please read our Privacy Policy.

Website Content

You acknowledge that the Service contains "Website Contents", which are collectively related to our property or that of third parties as specified below: any text, graphics, images, information, software,

audio and video clips, links, logos, icons, and other materials, including, but not limited to, confidential and proprietary information, copyrights, patents, trade secrets, trade images, trademarks. Any content on the Website that we own is referred to herein as "Our Website Material." The content of the Website may also include "Third Party Website Material" and "User Information". Our Website Material may contain technical inaccuracies or typographical errors. We reserve the right to make modifications and updates to the information contained on Our Website without notice.

Rights to Website Content

All content on the Website, in whole or in part, is protected by applicable copyright laws, local and international conventions or treaties and any other intellectual property or proprietary laws. Unless it is in the public domain, owned by third parties, or unless otherwise noted, it is our property. You understand and agree that you may not remove, alter or cover any copyright or other intellectual property notices made on our Website. No other license to use the contents of the Website is expressly or implicitly granted without the prior written consent of the respective authors and/or owners. For any non-public Content, i.e. content accessed by prior registration, you may not transfer the obligations under these Terms to anyone else unless they were previously notified by you, and they have accepted. You agree that You will not refer to or attribute any information about us in any public medium (regardless of form) for advertising, public relations, marketing or other purposes (including informing or influencing any another third party).

Unless otherwise specified, You may not sell, rent, modify, reproduce, display, distribute, redistribute, republish, retransmit, participate in the transfer or sale, create derivative works, or in any way exploit or use the content of the Website, in whole or in part, in any form without the prior written consent of the respective authors and/or owners.

The names, trademarks, logos and/or text appearing on the Website content ("Trademarks") are trademarks or de facto brands owned by us and/or third parties protected by all applicable laws. Such brands may not be used in any form that is not expressly authorized by us or their respective owners.

You agree that you may not copy or reproduce any brand on the Website, unless expressly authorized to do so, to imply any relationship with us.

Rules and User Information

As a user of the Service, you agree to carefully read and abide by the Agreement, including the rules of user conduct as specified below. You must be 18 years of age or older to access and use Our Website and Services. If you are over 18 years of age, you agree to assume full and active responsibility to prevent the use of Our Website and services in relation to children under the age of 18. If you are under the age of 18, you will not be able to access or use the Website and Services without parental supervision or your legal guardian.

You acknowledge and agree that transmissions and communications to and from the Website, including the transmission of any user information (defined below), are not confidential, and may be read or intercepted by other users of the Website. You also acknowledge that; you are solely responsible for the accuracy and completeness of any communication you make on our Website. By posting messages, uploading files, entering data and/or information, or engaging in any other form of communication through the Website or to produce any information for the Website (collectively referred to as "User Information"), You authorize US to use it freely on our Website. All user information is governed by our Privacy Policy. If you provide us with information, including, but not limited to, feedback, data, answers, questions, comments, suggestions, plans, ideas or the like, such information will be considered non-confidential and we assume no obligation to protect such information for disclosure, except to the extent provided in Our Privacy Policy. The submission of such information in no way shall prevent the purchase, manufacture or use of similar products, services, plans and ideas by us for any purpose whatsoever and we will be free to reproduce, use, disclose and distribute the information to others without restriction. Unless otherwise specified, you waive any right of claim against us for any infringement of property rights,

intellectual property rights, privacy and publicity rights, moral rights and rights of attribution in connection with such user information either alleged or actual.

We assume no responsibility for the disclosure of User information resulting from errors in transmission by third parties or unauthorized acts of third parties.

Inappropriate Use of Our Website

You agree not to use Our Website to post, transmit or distribute any material that (1) violates any law whether state, national or international; (2) violates the property rights, intellectual property rights (including, without limitation copyright and trademark rights), privacy or publicity rights, moral rights, attribution rights, or other similar rights of third parties; (3) is intended to advertise or promote businesses including, but not limited to, any multi-tier marketing scheme; (4) is intended to be provided by another person; (5) is obscene, harassing, threatening, defamatory, libelous or abusive; or (6) is a chain card or part of a pyramid scheme. You agree not to impersonate another person or entity or misrepresent your affiliation with a person or entity. You agree not to "stalk" or harass another person or store personal data about other users. It is prohibited to enter any material on Our Website that contains viruses, Trojan horses, worms, time bombs, or other computer programming routines that may damage, interfere with or appropriate our Website or any information that is on our Website. We reserve the right to delete any information that is posted on Our Website and that, at our sole discretion, we determine to be inaccurate, in violation of the law, or that in any way violates our Privacy Policy. If you use, or attempt to use Our Website or its content for improper purposes, including, without limitation, manipulation, piracy, modification, or otherwise attempting to corrupt the security of our Website, You will be responsible for all damages, including but not limited to civil and criminal penalties.

Disclaimer of Warranties

Although we strive for the accuracy of all elements of the Website Material, it may contain inaccuracies and/or typographical errors. We are not responsible for the accuracy, reliability, completeness or timeliness of the material on this Website or the results obtained from your use of Our Website. You use Our Website and your Material at your own risk.

Limitation of liability

IN NO EVENT SHALL WE BE LIABLE FOR ANY DAMAGES, LOSS OF BENEFITS OR DAMAGES CAUSED BY LOSS OF DATA OR INTERRUPTION OF ANY COMMERCIAL ACTIVITY RESULTING FROM THE USE OR INABILITY OF USE OF MATERIALS ON THIS WEBSITE OR WEBSITES LINKED TO THIS WEBSITE.

Links

This Website contains links to Websites owned by third parties ("Third Party Websites"). If you wish to use these links, you will leave Our Website. If you choose to visit any linked Website, you do so at your own risk, and it is your responsibility to take all protective measures to prevent a virus or other destructive elements. You also agree that we are not responsible for any direct or indirect damage or loss caused or alleged to be caused by or in connection with the use or reliance placed on the content, products or services. These links are provided solely as a convenience to You and are not an endorsement by us of the content on those other Websites, the content of which may change at any time without notice. We are not responsible for the content of the linked Websites, their content and/or the accuracy of materials on such Websites, nor do we assume responsibility for the privacy practices of such Websites. If you are concerned about the privacy practices of a third-party Website, please consult with its privacy policy. We are not responsible for the applications, admission, hiring and employment practices and access to the programs, institutions and services of such Websites provided by third parties. We are not responsible for any misuse of intellectual property found on those Websites.

Our Website Content Management

We reserve the right, at our sole discretion, to establish practices related to a visitor's use of the Service and the storage of any content on the Website posted on the Website. We have no responsibility or liability for deletion or failure to store any content on the Website and other communications maintained or transmitted through the Service.

You also understand that we may at our sole discretion, refuse or remove any content available with the Service, for any reason, at any time and without justification. We reserve the right to modify, reject or delete any information transmitted on Our Website that We, at our sole discretion, understand to be unacceptable or in violation of the Agreement.

We may retain, disclose or revise any content on the Website if required to do so by law or necessary to comply with any legal process, enforce the Agreement, respond to any claim about any third party's violation, or protect the rights, property or personal safety of the organization or any visitor to our Website.

Termination or Change in Service

We may immediately, at any time and at our sole discretion, (1) terminate or limit your use or access to the Service, or any part thereof, or (2) remove any Content from the Website within the Service, for any reason, including, without limitation, your lack of use, your breach of the terms and conditions, or if we believe that you have violated or acted inconsistently with the letter or spirit of the Agreement. We may change, suspend or discontinue any aspect of the Website or Service, or any part thereof, or impose limits on any feature or service, including the availability of any features of the Website, database or Content Website, for any reason, at any time, and without notice. You agree that We will not be liable in any way to You or any third party for any action we take, as described herein.

E-Mail

Our Website offers the opportunity to connect via email with various individuals. This functionality is for commercial purposes only. Do not disclose any personal information about you. Do not use the email service to disclose information about your financial situation, including assets, liabilities, or debts.

Applicable Law

The Website Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Florida, United States.

Location

This Website originates in Sunrise, Florida-United States. Access to the Website from other territories is strictly prohibited if such access is illegal in such jurisdiction. You agree that your decision to access Our Website is made solely on your own initiative, and that You are solely responsible for complying with all applicable laws relating to such access.

International Users

We do not state or declare that Our Website Content is appropriate or available for use in any jurisdiction or country. You may not use Our Website or export the content of the Website in violation of applicable export laws and regulations. Given the global nature of the Internet, you agree to comply with all local rules (where you physically reside) regarding Internet behavior and content. You also agree to comply with all laws applicable to the transmission of technical data exported from the United States or the country in which You physically reside.

Miscellaneous Terms

This Agreement constitutes the entire agreement between You and Us and supersedes any prior agreements that have existed between You and Us. You may also be subject to terms and conditions that

apply when using any additional third-party content, software, or other proprietary information. If any provision under this Agreement is held by a court of competent jurisdiction to be invalid or unenforceable for any reason, the remaining provisions shall continue in full force and effect and without being impaired or terminated in some way. Our inability to exercise or enforce any right or provision of this Agreement shall not constitute a waiver of such right or provision. We may assign our rights and obligations under this Agreement at any time without notice. The section titles in this Agreement are for convenience only and have no legal effect.

All employment-related information on this Website is subject to change or deletion at our sole discretion. Nothing on this Website creates an express or implied contract for employment or direct or indirect contracting.

Privacy Policy

These pages set out the privacy policy under which You, the visitor of the Website ("You" or "Yourself") may use it ("Our Website"), which is owned by M1 International Specialty Specialty ("We" or "Our" or "M1 Group").

We respect your privacy interests and operate this Website by these principles. We have taken reasonable steps to protect the integrity and confidentiality of personally identifiable information that You may provide.

Voluntary Information Presentation

You may use the M1 Website without disclosing information related to your personal identification, except as expressly required, and we will not obtain such information unless You choose to send it to Us. Any information you submit will only be used internally. However, the delivery of the information authorizes the internal use by Us and Our Employees. In particular, please note that the delivery of an email authorizes us to contact you by email.

Cookies

Please note that we may be using "cookies", which are small files stored on your computer's hard drive that are used to track certain information. These cookies allow us to track and understand the interests of our users to improve their experience on Our Website. For example, cookies usually allow your browser to remember the pages you have visited and will help us know how much traffic our Website receives. This process does not disclose any personal information about the person visiting the page (for example, a username or password) unless the person has previously given such information. If you find objectionable cookies, please refer to your browser documentation for information on how to block or delete cookies.

Log files

In addition, Our Web server collects and saves the default information usually recorded by the World Wide Web server software. Our records contain the following information for each request: date, time, source IP address and domain name, requested object, and the status of completion of the request. We use these records to help improve our service by assessing the demand level of Our Website and detecting any errors on the Website that may exist. These records may be kept for an indefinite period of time and used at any time and in any way necessary to prevent security breaches and protect the integrity of the data on Our servers.

The Use of Collected Information

Any information we collect, if voluntarily delivered or automatically collected, will be used for internal purposes only. Billing information that is carried out directly on Our Website is done through third party service providers and is collected through a secure server and not shared with organizations other than the service issuer credit cards. M1 does not have access to Your credit card number and any inconvenience regarding the billing and authorization process must be resolved exclusively through the collection service

provider via your Website or other means, if any. It is our policy not to disclose or sell any user information to third parties. We reserve the right to disclose the collected information, if required to do so by law or in the event of a good faith belief that such disclosure is necessary to protect our rights, property or to respond to an emergency situation.

Review, Update and Suppression of Collected Information

If you are concerned about the information you have provided to Us or would like to review, update or delete such information, please email us at administration@m1specialty.com. We will use reasonable efforts to comply with your requests.

Security

This Website takes reasonable precautions to protect the information of our users. Please note, however, that electronic transmissions over the Internet are not necessarily secure that they are intercepted, and We do not guarantee the security or confidentiality of transmissions. We reserve the right to update or alter our security practices, provided that it is appropriate to do so. As with our Terms and Conditions, you should check Our security provision every time you visit Our Website to identify and understand changes made since your last visit.

Notification of Changes

If we decide to change our privacy approach, we will post those changes to this Privacy Policy so that users are always aware of what information we collect, how we use it, and under what circumstances we disclose it. Changes to the Privacy Policy will be dated and effective from the date specified herein. As with our Terms and Conditions, you should check our privacy policy each time you visit Our Website to identify and understand changes made since your last visit.

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M1 Specialty International Insurer**