

Terms of Use 2 - MyGlobalShield

Effective Date: June 2023

Welcome to the MyGlobalShield website located at myglobalshield.com or other websites controlled by MyGlobalShield (collectively, the "Website"). By accessing or using the Website, you agree to be bound by these terms of use ("Terms of Use"). If you do not agree to these Terms of Use, then please do not use the Website. MyGlobalShield reserves the right to modify or update these Terms of Use at any time without prior notice. Your continued use of the Website after any such changes constitutes your acceptance of the new Terms of Use.

Access to the Website

To access the Website, you may be required to provide certain personal details or other information. As a condition of your use of this website, all information that you provide must be accurate, current, and complete. If MyGlobalShield believes that any information provided is incorrect, outdated, or incomplete, it has the right to refuse access to the Website or any of its resources and to terminate or suspend your access at any time.

Additional Terms and Conditions

Certain services offered through the Website, such as applying for coverage, may be governed by additional or different terms and conditions. Please carefully review those terms and conditions when presented to you.

Privacy Policy

MyGlobalShield is committed to protecting your privacy. All personally-identifying information that you provide through the Website will be treated in accordance with our [Privacy Policy](#). By using the Website, you acknowledge and accept our Privacy Policy.

Restrictions on Use

You may use the Website solely for your internal purposes and not for any other purpose, including any commercial purpose, unless we provide our prior written consent. Uses requiring our prior written consent include co-branding, framing, using any robots, scrapers, data mining tools, or any similar device, tool, software, or process, hyper-linking to specific product or coverage information, or reselling or remarketing the content. "Co-branding" means displaying a name, logo, trademark, or other means of attribution or identification of any party in a manner reasonably likely to give a user the impression that the other party has the right to display, publish or distribute this website or its content.

If any unauthorized or unpermitted use of the Website or any of its resources is discovered by MyGlobalShield, you agree to cooperate fully with MyGlobalShield in causing such activity to cease immediately. In the event that such unpermitted or

unauthorized use continues after notice from MyGlobalShield, you agree to pay or reimburse MyGlobalShield for any and all costs associated with ending or terminating such use.

Proprietary Information

All material and content accessible from the Website, including any other websites that MyGlobalShield owns, operates, licenses, or controls, are the proprietary information of MyGlobalShield or the party that provided the Content to us, and MyGlobalShield or such party retains all right, title, and interest in the content. The content may not be copied, distributed, republished, uploaded, posted, or transmitted in any way without the prior written consent of MyGlobalShield, except that you may print out a copy of the content solely for your own personal use. You may not remove or alter any copyright, trademark, trade name, service mark, or any other proprietary notice or legend appearing on any of the content.

Modification or use of the content, except as expressly provided herein, may violate MyGlobalShield's intellectual property rights. This agreement or your access to the Website do not transfer or license to you any title or intellectual property rights in the content.

Certain information provided to you by MyGlobalShield through non-public portions of the Website may be confidential or trade secret information. You may use or disclose such information only to the extent necessary for the purposes it was disclosed to you. You must return or destroy such information when you have fulfilled the disclosed purpose.

Hyper-links

At MyGlobalShield, we may provide hyperlinks to other websites as a convenient service to you. Please note that these hyperlinks are not maintained by or affiliated with MyGlobalShield. As a result, MyGlobalShield does not assume any responsibility for the content on these third-party websites. By accessing these hyperlinks, you do so at your own risk.

We want to make it clear that MyGlobalShield makes no representations or warranties regarding the accuracy or completeness of third-party website content. These hyperlinks are provided to you "as-is" and MyGlobalShield specifically disclaims any warranties in relation to these hyperlinks or the websites they lead to. The inclusion of a hyperlink to a third-party website does not necessarily imply endorsement by MyGlobalShield.

Submissions

By using our website, you agree to grant MyGlobalShield a royalty-free, perpetual, irrevocable, worldwide, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform, and display any information or content you submit to us through this website.

This includes but is not limited to stories, anecdotes, graphics, ideas, suggestions, inventions, methods, processes, algorithms, or any other information (collectively

referred to as "submissions"). MyGlobalShield may incorporate these submissions into our business operations, such as products or advertising, without incurring any liability for royalties or additional consideration.

Please be assured that any similarities between your submission and future MyGlobalShield operations are purely coincidental and MyGlobalShield will not be held liable for such similarities.

Disclaimer

At MyGlobalShield, we prioritize your online security and aim to provide you with a smooth user experience. However, it is important to understand and acknowledge the following:

1. **Viruses and Damaging Code:** While we take precautions to ensure the safety of our website and its content, we cannot guarantee that files available for downloading from the Internet are free of viruses, worms, Trojan horses, or other code that may have contaminating or destructive properties. It is your responsibility to implement sufficient procedures and checkpoints to protect your system and data from potential threats.
2. **Website Functionality:** We strive to provide uninterrupted and error-free access to our website and its content. However, we do not guarantee that all functions or content contained on the website will be continuously available or free from defects. We cannot ensure that the website or the server that makes it available are free of viruses or other harmful components.
3. **Accuracy and Reliability:** The content provided on our website is intended for general informational purposes only. While we make every effort to ensure accuracy, the content may include technical inaccuracies or typographical errors. We do not warrant or make any representation regarding the use of the content or its results in terms of accuracy, reliability, or otherwise, except as intended.
4. **Use of External Means:** It is important to maintain a means external to our website for reconstructing lost data and to meet your specific security requirements. We do not assume any responsibility or risk for your use of the Internet and encourage you to exercise caution in your online activities.
5. **No Warranties:** Except as expressly stated in other applicable terms and conditions, or similar agreements, we provide the content on our website "as is" and without warranties of any kind. We expressly disclaim all warranties, including any implied warranties of merchantability, fitness for a particular purpose, title, or non-infringement.
6. **Use at Your Own Risk:** By using this website, you acknowledge and agree that you are solely responsible for any risks associated with your use. MyGlobalShield shall not be liable for any damages, whether direct,

indirect, incidental, consequential, special, exemplary, or otherwise, including loss of revenue or income, pain and suffering, or emotional distress, that may arise from your use of our website.

Limitation on Liability

To the extent permitted by law, MyGlobalShield, its subsidiaries, affiliates, licensors, service providers, content providers, employees, agents, insurance partners, officers, and directors shall not be liable for any damages beyond what is legally permissible. This includes, but is not limited to, damages relating to the use of MyGlobalShield's website. In no event shall the collective liability of MyGlobalShield, its subsidiaries, affiliates, licensors, service providers, content providers, employees, agents, officers, and directors exceed the greater of \$100 or the amount you paid to MyGlobalShield for the applicable content or service out of which liability arose.

Please note that all information provided on our website, whether historical or forward-looking, is accurate as of the date it was posted. We do not undertake any obligation to update or remove information from our website unless it is no longer accurate or complete.

Indemnity

You will indemnify and hold MyGlobalShield, its subsidiaries, affiliates, licensors, content providers, service providers, insurance partners, employees, agents, officers, directors, and contractors (the "Indemnified Parties") harmless from any breach of these Terms of Use by you, including any use of the content other than as expressly authorized herein, and any claim that your submission violates a third party's intellectual property or other rights, including the rights of publicity and privacy, or defames a third party.

You agree that the Indemnified Parties will have no liability in connection with any such breach or unauthorized use. In the event that any claims, damages, judgments, awards, costs, expenses, and attorney's fees arise from your breach of these Terms of Use, you agree to indemnify the Indemnified Parties in connection therewith.

Additionally, you will also indemnify and hold the Indemnified Parties harmless from any claims brought by third parties arising out of your use of the content and this website.

Trademarks

The trademarks, service marks, and logos appearing on this website (collectively, the "marks") are the property of MyGlobalShield or the party that provided us the marks. MyGlobalShield or the respective party retains all rights with respect to these marks. No rights in any marks are granted to you under this agreement or your access to this website.

Information You provide

You are prohibited from posting, sending, submitting, publishing, or transmitting any material in connection with the website that:

- You do not have the right to post, send, submit, publish, or transmit, including any proprietary material of a third party.
- Advocates illegal activity or discusses an intent to commit an illegal act.
- Is vulgar, obscene, pornographic, or indecent.
- Does not pertain directly to the Website.
- Threatens or abuses others.
- Libels, defames, invades privacy, or stalks.
- Is racist, harassing, threatening, or offensive.
- Seeks to exploit or harm minors or older adults.
- Infringes any intellectual property right or other right of any entity or person, including violating anyone's copyrights or trademarks, or their rights of privacy or publicity.
- Violates any law or may be considered to violate any law.
- Impersonates or misrepresents your connection to any other entity or person, or otherwise manipulates headers or identifiers to disguise the origin of the content.
- Advertises any commercial endeavor or otherwise engages in any commercial activity except as authorized on this website.
- Solicits funds, advertisers, or sponsors.
- Includes programs that contain viruses, worms, Trojan horses, or any other computer code, files, or programs designed to interrupt, destroy, or limit the functionality of any computer software, hardware, or telecommunications.
- Amounts to a "pyramid" or similar scheme.
- Disobeys any policy or regulations established from time to time regarding the use of this website or any networks connected to this website.
- Contains hyperlinks to other websites that contain content that falls within any description set forth above.

Please note that MyGlobalShield reserves the right to monitor the use of this website to ensure compliance with these Terms of Use. MyGlobalShield also reserves the right to remove or refuse any information for any reason. However, you remain solely responsible for the content of your submissions.

Please acknowledge and agree that neither MyGlobalShield nor any third party that provides content to this website will assume or have any liability for any action or inaction by MyGlobalShield or such third party with respect to any submission of yours.

Passwords and Account Security

- Any passwords provided by MyGlobalShield for this website are for your individual use only.
- You are solely responsible for maintaining the security and confidentiality of your password.

- MyGlobalShield may rely on the actions of any person or entity using your account information, unless otherwise notified.
- For security purposes, MyGlobalShield reserves the right to monitor your password usage and may require you to change it.
- If MyGlobalShield considers your password to be insecure, you will be required to change it or your account may be terminated.

Prohibited Actions

- You are strictly prohibited from using this website, or any related services or facilities, to compromise security or tamper with system resources or accounts.
- The use or distribution of tools designed to compromise security, such as password guessing programs, cracking tools, or network probing tools, is strictly prohibited.
- If you are found to be involved in any violation of system security, MyGlobalShield reserves the right to release your details to system administrators at other websites to assist in security incident resolution.

Investigations and Disclosures

- MyGlobalShield reserves the right to investigate suspected violations of these Terms of Use.
- MyGlobalShield will fully cooperate with law enforcement authorities or court orders requesting the disclosure of the identity of anyone involved in posting e-mail messages or Submissions, or publishing materials that violate these Terms of Use.
- By accepting this agreement, you waive and hold MyGlobalShield harmless from any claims resulting from actions taken by MyGlobalShield during or as a result of investigations conducted by either MyGlobalShield or law enforcement authorities.

Miscellaneous

- These Terms of Use are governed and interpreted by the laws of Delaware, United States of America, regardless of conflicts of law principles.
- You expressly consent to personal jurisdiction in Indiana for any disputes between you and MyGlobalShield arising from these Terms of Use.
- If any part of these Terms of Use is deemed unlawful, void or unenforceable, the affected part will be deleted, but it will not affect the validity and enforceability of the remaining provisions.
- The waiver of a breach of any provision of this Agreement by a party will not be construed as a waiver of any other or subsequent breach.
- These Terms of Use constitute the entire agreement between you and MyGlobalShield regarding this subject matter.
- Additional terms and conditions on this website will govern the relevant items.

- MyGlobalShield reserves the right to revise these Terms of Use at any time by updating this posting.

Legal Disclaimer and Notice of Copyright

Copyright Notice

- All text and graphic images on this website are subject to copyright owned by Global Shield Inc. (the "Company" or "MyGlobalShield").
- You may view, copy, and download one copy of the contents of this website for your personal non-commercial use, provided that this Legal Disclaimer and Notice of Copyright appear in all copies.
- The contents of this website may not be modified or used in any manner other than as expressly permitted above without the prior written consent of MyGlobalShield.
- MyGlobalShield reserves the right, at its sole discretion, to change the content of this website and the products and services referenced hereon.
- MyGlobalShield logo is a service mark owned by MyGlobalShield.
- Other product and company names mentioned herein may be the service marks of their respective owners.

Disclaimer of Liability

- MyGlobalShield maintains this website as a service to the internet community. The information contained on this website is subject to change without notice and MyGlobalShield assumes no commitment to update the information contained herein.
- By accessing and using this website, you acknowledge that any reliance upon the information provided is at your sole risk.
- This service and all the information provided on this website are provided on an "AS IS" and "AS AVAILABLE" basis without warranty of any kind, express or implied, including without limitation any implied warranty of merchantability, fitness for a particular purpose, or non-infringement.
- **Limitation of Liability**
 - MyGlobalShield shall not be liable for any special, indirect, incidental, or consequential damages or any other damages of any kind which may arise out of any person's access or inability to access this website or reliance on the information contained herein.
 - The worldwide web exists across public networks, many of which are insecure. MyGlobalShield cannot guarantee the security of the in-transit information and disclaims any and all liability for interception by unauthorized persons and for any computer viruses that may be loaded into your computer as a result of downloading information

from this or any other website.

- **Products and Services**

- The descriptions of products and services contained on this website are intended to provide a reference guide to the types of products and services offered by MyGlobalShield and are not intended to be relied upon by clients or business partners.
- Some products and services referenced on this website may not be available in all areas. Please contact us directly to obtain specific information concerning the products and services referenced on this website.

- **Links to Third-Party Sites**

- All links and frames of this website to third-party sites are provided as a convenience only. MyGlobalShield does not control or endorse the information and content contained on any such sites or their sponsors.
- MyGlobalShield is under no obligation to maintain any link on this website and may remove any such link at any time in its sole discretion for any reason whatsoever.

- **Jurisdictional Issues**

- This website is controlled and operated by MyGlobalShield from its offices within the state of Delaware, United States of America. MyGlobalShield makes no representation that materials on www.MyGlobalShield.com are appropriate or available for use in other locations.
- Those who choose to access this website from other locations do so on their own initiative and are responsible for compliance with applicable local laws.

- **Disclaimer of Endorsement**

- MyGlobalShield does not control or endorse the information and content contained on any third-party sites or their sponsors. All links and frames to third-party sites are provided as a convenience only.

- **Disclaimer of Privacy**

- By providing information through the use of this website, visitors agree that such information is provided on a non-confidential basis and that MyGlobalShield shall have unlimited rights to use, distribute, reproduce, and disclose such information worldwide as MyGlobalShield deems appropriate, without compensation or acknowledgment of its source.
- MyGlobalShield shall be free to use any ideas, concepts, know-how, or techniques contained in any information a visitor provides through this website.

- **Miscellaneous**

- Should a court of competent jurisdiction hold or find any portion or provision of any of the disclaimers appearing hereon illegal, non-enforceable, or invalid, the remainder of the disclaimer or disclaimers shall remain in full force and effect.
- For any questions or comments about our privacy policies or practices, please contact MyGlobalShield at info@MyGlobalShield.com.
- **Employment Opportunities**
 - MyGlobalShield is an equal opportunity employer, dedicated to a policy of non-discrimination in employment on any basis including race, color, age, sex, religion, disability, or national origin.
 - Applicants may request accommodations needed to participate in the application process in accordance with the American Disabilities Act.