

SuretyPRO Website Terms of Use

These Terms and Conditions of Use (the “Terms of Use”) apply to the SuretyPRO web site located at www.suretypro.net, and all associated sites linked to www.suretypro.net by SuretyPRO, its subsidiaries and affiliates, including SuretyPRO sites around the world (collectively, the “Site”). The Site is the property of SuretyPRO, LLC, a California limited liability company (“**SuretyPRO**”) and its licensors. BY USING THE SITE, YOU AGREE TO THESE TERMS OF USE; IF YOU DO NOT AGREE, DO NOT USE THE SITE.

SuretyPRO reserves the right, at its sole discretion, to change, modify, add or remove portions of these Terms of Use, at any time. It is your responsibility to check these Terms of Use periodically for changes. Your continued use of the Site following the posting of changes will mean that you accept and agree to the changes. As long as you comply with these Terms of Use, SuretyPRO grants you a personal, non-exclusive, non-transferable, limited privilege to enter and use the Site.

1. Content

All text, graphics, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork and computer code (collectively, “**Content**”), including but not limited to the design, structure, selection, coordination, expression, “look and feel” and arrangement of such Content, contained on the Site is owned, controlled or licensed by or to SuretyPRO, and is protected by trade dress, copyright, patent and trademark laws, and various other intellectual property rights and unfair competition laws.

Except as expressly provided in these Terms of Use, no part of the Site and no Content may be copied, reproduced, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted or distributed in any way (including “mirroring”) to any other computer, server, Web site or other medium for publication or distribution or for any commercial enterprise, without SuretyPRO’s express prior written consent.

You may use information on SuretyPRO products and services (such as data sheets, knowledge base articles, and similar materials) purposely made available by SuretyPRO for downloading from the Site, provided that you (i) not remove any proprietary notice language in all copies of such documents, (ii) use such information only for your personal, non-commercial informational purpose and do not copy or post such information on any networked computer or broadcast it in any media, (iii) make no modifications to any such information, and (iv) not make any additional representations or warranties relating to such documents.

2. Your Use of the Site

You may not use any “deep-link”, “page-scrape”, “robot”, “spider” or other automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy or monitor any portion of the Site or any Content, or in any way reproduce or circumvent the navigational structure or presentation of the Site or any Content, to obtain or attempt to obtain any materials, documents or information through any means not purposely made available through the Site. SuretyPRO reserves the right to bar any such activity.

You may not attempt to gain unauthorized access to any portion or feature of the Site, or any other systems or networks connected to the Site or to any SuretyPRO server, or to any of the services offered on or through the Site, by hacking, password “mining” or any other illegitimate

means.

You may not probe, scan or test the vulnerability of the Site or any network connected to the Site, nor breach the security or authentication measures on the Site or any network connected to the Site. You may not reverse look-up, trace or seek to trace any information on any other user of or visitor to the Site, or any other customer of SuretyPRO, including any SuretyPRO account not owned by you, to its source, or exploit the Site or any service or information made available or offered by or through the Site, in any way where the purpose is to reveal any information, including but not limited to personal identification or information, other than your own information, as provided for by the Site.

You agree that you will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Site or SuretyPRO's systems or networks, or any systems or networks connected to the Site or to SuretyPRO.

You agree not to use any device, software or routine to interfere or attempt to interfere with the proper working of the Site or any transaction being conducted on the Site, or with any other person's use of the Site.

You may not forge headers or otherwise manipulate identifiers in order to disguise the origin of any message or transmittal you send to SuretyPRO on or through the Site or any service offered on or through the Site. You may not pretend that you are, or that you represent, someone else, or impersonate any other individual or entity.

You may not use the Site or any Content for any purpose that is unlawful or prohibited by these Terms of Use, or to solicit the performance of any illegal activity or other activity which infringes the rights of SuretyPRO or others.

3. Purchases; Other Terms and Conditions

Additional terms and conditions may apply to purchase of the SuretyPRO™ System and to specific portions or features of the Site, all of which terms are made a part of these Terms of Use by this reference. You agree to abide by such other terms and conditions, including where applicable representing that you are of sufficient legal age to use or participate in such service or feature. If there is a conflict between these Terms of Use and the terms of use for the SuretyPRO™ System offered on or through the Site, the latter terms shall control with respect to your use of the SuretyPRO™ System.

SuretyPRO's obligations, if any, with regard to its products and services are governed solely by the agreements pursuant to which they are provided, and nothing on this Site should be construed to alter such agreements.

SuretyPRO may make changes to any products or services offered on the Site, or to the applicable prices for any such products or services, at any time, without notice. The materials on the Site with respect to products and services may be out of date, and SuretyPRO makes no commitment to update the materials on the Site with respect to such products and services.

The following terms also govern and apply to your use of the Site, and they are incorporated herein by this reference:

Guidelines for Using SuretyPRO Trademarks & Copyrights

Each of these policies may be changed from time to time and are effective immediately upon posting such changes on the Site.

4. Accounts, Passwords and Security

Certain features or services offered on or through the Site may require you to open an account (including setting up an SuretyPRO ID and password). You are entirely responsible for maintaining the confidentiality of the information you hold for your account, including your password, and for any and all activity that occurs under your account as a result of your failing to keep this information secure and confidential. You agree to notify SuretyPRO immediately of any unauthorized use of your account or password, or any other breach of security. You may be held liable for losses incurred by SuretyPRO or any other user of or visitor to the Site due to someone else using your SuretyPRO ID, password or account as a result of your failing to keep your account information secure and confidential.

You may not use anyone else's SuretyPRO ID, password or account at any time without the express permission and consent of SuretyPRO. SuretyPRO cannot and will not be liable for any loss or damage arising from your failure to comply with these obligations.

5. Privacy

SuretyPRO's Privacy Policy applies to use of this Site, and its terms are made a part of these Terms of Use by this reference. To view SuretyPRO's Privacy Policy, [click here](#). Additionally, by using the Site, you acknowledge and agree that Internet transmissions are never completely private or secure. You understand that any message or information you send to the Site may be read or intercepted by others, even if there is a special notice that a particular transmission (for example, credit card information) is encrypted.

6. Links to Other Sites and to the SuretyPRO Site

This Site may contain links to other independent third-party Web sites ("Linked Sites"). These Linked Sites are provided solely as a convenience to our visitors. Such Linked Sites are not under SuretyPRO's control, and SuretyPRO is not responsible for and does not endorse the content of such Linked Sites, including any information or materials contained on such Linked Sites. You will need to make your own independent judgment regarding your interaction with these Linked Sites.

7. Disclaimers

SURETYPRO DOES NOT PROMISE THAT THE SITE OR ANY CONTENT, SERVICE OR FEATURE OF THE SITE WILL BE ERROR-FREE OR UNINTERRUPTED, OR THAT ANY DEFECTS WILL BE CORRECTED, OR THAT YOUR USE OF THE SITE WILL PROVIDE SPECIFIC RESULTS. THE SITE AND ITS CONTENT ARE DELIVERED ON AN "AS-IS" AND "AS-AVAILABLE" BASIS. ALL INFORMATION PROVIDED ON THE SITE IS SUBJECT TO CHANGE WITHOUT NOTICE. SURETYPRO CANNOT ENSURE THAT ANY FILES OR OTHER DATA YOU DOWNLOAD FROM THE SITE WILL BE FREE OF VIRUSES OR CONTAMINATION OR DESTRUCTIVE FEATURES. SURETYPRO DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY WARRANTIES OF ACCURACY, NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. SURETYPRO DISCLAIMS ANY AND ALL LIABILITY FOR THE ACTS, OMISSIONS AND CONDUCT OF ANY THIRD PARTIES IN

CONNECTION WITH OR RELATED TO YOUR USE OF THE SITE AND/OR ANY SURETYPRO SERVICES. YOU ASSUME TOTAL RESPONSIBILITY FOR YOUR USE OF THE SITE AND ANY LINKED SITES. YOUR SOLE REMEDY AGAINST SURETYPRO FOR DISSATISFACTION WITH THE SITE OR ANY CONTENT IS TO STOP USING THE SITE OR ANY SUCH CONTENT. THIS LIMITATION OF RELIEF IS A PART OF THE BARGAIN BETWEEN THE PARTIES.

The above disclaimer applies to any damages, liability or injuries caused by any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction of or unauthorized access to, alteration of, or use, whether for breach of contract, tort, negligence or any other cause of action.

SuretyPRO reserves the right to do any of the following, at any time, without notice: (i) to modify, suspend or terminate operation of or access to the Site, or any portion of the Site, for any reason; (ii) to modify or change the Site, or any portion of the Site, and any applicable policies or terms; and (iii) to interrupt the operation of the Site, or any portion of the Site, as necessary to perform routine or non-routine maintenance, error correction, or other changes.

8. Limitation of Liability

Except where prohibited by law, in no event will SuretyPRO be liable to you for any indirect, consequential, exemplary, incidental or punitive damages, including lost profits, even if SuretyPRO has been advised of the possibility of such damages.

If, notwithstanding the other provisions of these Terms of Use, SuretyPRO is found to be liable to you for any damage or loss which arises out of or is in any way connected with your use of the Site or any Content, SuretyPRO's liability shall in no event exceed the greater of (i) the total of any subscription or similar fees with respect to any service or feature of or on the Site paid in the six (6) months prior to the date of the initial claim made against SuretyPRO, or (ii) US \$100.00. Some jurisdictions do not allow limitations of liability, so the foregoing limitation may not apply to you.

9. Indemnity

You agree to indemnify and hold SuretyPRO, its officers, directors, shareholders, predecessors, successors in interest, employees, agents, subsidiaries and affiliates, harmless from any demands, loss, liability, claims or expenses (including attorneys' fees), made against SuretyPRO by any third party due to or arising out of or in connection with your use of the Site.

10. Violation of These Terms of Use

SuretyPRO may disclose any information we have about you (including your identity) if we determine that such disclosure is necessary in connection with any investigation or complaint regarding your use of the Site, or to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) SuretyPRO's rights or property, or the rights or property of visitors to or users of the Site, including SuretyPRO's customers. SuretyPRO reserves the right at all times to disclose any information that SuretyPRO deems necessary to comply with any applicable law, regulation, legal process or governmental request. SuretyPRO also may disclose your information when SuretyPRO determines that applicable law requires or permits such disclosure, including

exchanging information with other companies and organizations for fraud protection purposes.

You acknowledge and agree that SuretyPRO may preserve any transmittal or communication by you with SuretyPRO through the Site or any service offered on or through the Site, and may also disclose such data if required to do so by law or SuretyPRO determines that such preservation or disclosure is reasonably necessary to (i) comply with legal process, (ii) enforce these Terms of Use, (iii) respond to claims that any such data violates the rights of others, or (vi) protect the rights, property or personal safety of SuretyPRO, its employees, users of or visitors to the Site, and the public.

You agree that SuretyPRO may, in its sole discretion and without prior notice, terminate your access to the Site and/or block your future access to the Site if we determine that you have violated these Terms of Use or other agreements or guidelines which may be associated with your use of the Site. You also agree that any violation by you of these Terms of Use will constitute an unlawful and unfair business practice, and will cause irreparable harm to SuretyPRO, for which monetary damages would be inadequate, and you consent to SuretyPRO obtaining any injunctive or equitable relief that SuretyPRO deems necessary or appropriate in such circumstances. These remedies are in addition to any other remedies SuretyPRO may have at law or in equity.

You agree that SuretyPRO may, in its sole discretion and without prior notice, terminate your access to the Site, for cause, which includes (but is not limited to) (i) requests by law enforcement or other government agencies, (ii) a request by you (self-initiated account deletions), (iii) discontinuance or material modification of the Site or any service offered on or through the Site, or (iv) unexpected technical issues or problems.

If SuretyPRO does take any legal action against you as a result of your violation of these Terms of Use, SuretyPRO will be entitled to recover from you, and you agree to pay, all reasonable attorneys' fees and costs of such action, in addition to any other relief granted to SuretyPRO. You agree that SuretyPRO will not be liable to you or to any third party for termination of your access to the Site as a result of any violation of these Terms of Use.

11. Governing Law; Dispute Resolution

You agree that all matters relating to your access to or use of the Site, including all disputes, will be governed by the laws of the United States and by the laws of the State of California without regard to its conflicts of laws provisions. You agree to the personal jurisdiction by and venue in the state and federal courts in San Diego County, California, and waive any objection to such jurisdiction or venue. Any claim under these Terms of Use must be brought within one (1) year after the cause of action arises, or such claim or cause of action is barred. Claims made under the separate terms and conditions of purchase for goods and services are not subject to this limitation. No recovery may be sought or received for damages other than out-of-pocket expenses, except that the prevailing party will be entitled to costs and attorneys' fees. In the event of any controversy or dispute between SuretyPRO and you arising out of or in connection with your use of the Site, the parties shall attempt, promptly and in good faith, to resolve any such dispute. If we are unable to resolve any such dispute within a reasonable time (not to exceed thirty (30) days), then either party may submit such controversy or dispute to mediation. If the dispute cannot be resolved through mediation, then the parties shall be free to pursue any right or remedy available to them under applicable law.

12. Void Where Prohibited

SuretyPRO administers and operates the www.SuretyPRO.net Site from its location in San Diego, California USA; other SuretyPRO sites may be administered and operated from various locations outside the United States. Although the Site is accessible worldwide, not all features, products or services discussed, referenced, provided or offered through or on the Site are available to all persons or in all geographic locations, or appropriate or available for use outside the United States. SuretyPRO reserves the right to limit, in its sole discretion, the provision and quantity of any feature, product or service to any person or geographic area. Any offer for any feature, product or service made on the Site is void where prohibited. If you choose to access the Site from outside the United States, you do so on your own initiative and you are solely responsible for complying with applicable local laws.

13. Miscellaneous

You may not use or export or re-export any Content or any copy or adaptation of such Content, or any product or service offered on the Site, in violation of any applicable laws or regulations, including without limitation United States export laws and regulations.

If any of the provisions of these Terms of Use are held by a court or other tribunal of competent jurisdiction to be void or unenforceable, such provisions shall be limited or eliminated to the minimum extent necessary and replaced with a valid provision that best embodies the intent of these Terms of Use, so that these Terms of Use shall remain in full force and effect. These Terms of Use constitute the entire agreement between you and SuretyPRO with regard to your use of the Site, and any and all other written or oral agreements or understandings previously existing between you and SuretyPRO with respect to such use are hereby superseded and cancelled. Other than as provided in a User/Service Agreement you enter into with SuretyPRO, SuretyPRO will not accept any counter-offers to these Terms of Use, and all such offers are hereby categorically rejected. SuretyPRO's failure to insist on or enforce strict performance of these Terms of Use shall not be construed as a waiver by SuretyPRO of any provision or any right it has to enforce these Terms of Use, nor shall any course of conduct between SuretyPRO and you or any other party be deemed to modify any provision of these Terms of Use. These Terms of Use shall not be interpreted or construed to confer any rights or remedies on any third parties.

14. Feedback and Information

Any feedback you provide at this site shall be deemed to be non-confidential. SuretyPRO shall be free to use such information on an unrestricted basis.

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