

CICA Legal Notice

Website Terms of Use

I. INTRODUCTION

This website ("Website") includes without limitation: (a) www.CICAworld.com, , and other on-line services accessible via the Website (collectively the "Services"); (b) information such as technical, contractual, product, program, pricing, marketing, practice resources and other valuable information ("Information"); and (c) content such as data, text, sound, photographs, graphics, video, messages, or other materials ("Content"). The Captive Insurance Companies Association. ("CICA") controls and operates its websites from various locations and makes no representation that this Website is appropriate or available for use in all locations. If you are using the Website, you represent and warrant that You are authorized to accept these Terms.

II. USERS

1. TYPES OF USERS

Please be aware that certain activities on this Website, are available only to persons who are covered under a paid membership or trial subscription agreement with CICA.

2. USERNAME AND PASSWORD

You are responsible for maintaining the confidentiality of your username and password. You shall be responsible for all uses of your username, whether or not authorized by you. You agree to immediately notify CICA of any unauthorized use of your username and password.

3. YOUR OBLIGATIONS AND CONDUCT

In consideration of your use of the Website, You agree to: (a) maintain and promptly update any information you provide to CICA, to keep it accurate, current and complete; and (b) accept all risks of unauthorized access to the information.

III. SITE USE

ACCESS AND USE

All materials contained in this Website are protected by international trademark and copyright laws and must only be used for personal, non-commercial purposes. This means that you may only view or download material from this website for your own use and you must keep all copyright and other proprietary notices attached to the downloaded material.

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IV. AVAILABILITY OF THE SERVICES

While CICA will make all reasonable efforts to ensure that the Services are available at all times, CICA does not guarantee, represent or warrant that your access to any of the Services will be uninterrupted or error-free. In addition, while CICA makes reasonable efforts to ensure that all Content and/or information submitted by you to CICA will be secure, CICA does not guarantee that the Services will be free from loss, corruption, attack, viruses, "worms", "Trojan horses" or other harmful components, or from interference, hacking or other security intrusions. CICA may change, suspend or discontinue any of the Services at any time. CICA may also impose limits on the use of or access to certain features or portions of the Services, in any case without notice or liability.

V. LINKS TO THIRD PARTY SITES

CICA's website may contain links to other sites. These sites are not controlled by CICA and CICA is not responsible for nor does it endorse any content contained on any such website. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the privacy practices employed by other sites. As with our site, you should become familiar with any external party's privacy policy when visiting that site.

VI. ADVERTISEMENTS AND PROMOTIONS

CICA at times runs advertisements and promotions from third parties on the Website. Your correspondence or business dealings with, or participation in promotions of, advertisers other than CICA found on or through the Website, including payment and delivery of related goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between You and such advertiser. CICA is not responsible or liable for any loss or damage of any sort incurred as the result of any such dealings or as the result of the presence of such non- CICA advertisers on the Website.

CICA periodically records emails and other communications on this web site for quality control purposes.

VII. PRIVACY POLICY

CICA will not release any member's or non-member's information without their explicit authorization. User privacy is protected in accordance with the respective user preferences, as indicated when a user sets up an account..

VIII. EMAIL DISCLAIMER NOTICE

Any e-mail and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received an e-mail in error please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy the e-mail. Please notify the sender immediately by e-mail if you have received this by mistake and delete it from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.