



WEBSITE “TERMS & CONDITIONS OF USE”

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Changes to the Terms of Use

We may revise and update these Terms of Use from time to time in our sole discretion. You are expected to check this page from time to time to take notice of any changes we made, as they are binding on you. **Your continued use of the Website following the posting of revised Terms of Use means that you accept and agree to the changes.**

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We reserve the right to withdraw or amend this Website, and any service or material we provide on the Website, in our sole discretion without notice. We will not be liable if for any reason all or any part of the Website is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Website, or the entire Website, to users.

You are responsible for making all arrangements necessary for you to have access to the Website.

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It is a condition of your use of the Website that all the information you provide on the Website is correct, current and complete.

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- » For the purpose of exploiting, harming or attempting to exploit or harm minors in any way by exposing them to inappropriate content, asking for personally identifiable information or otherwise.
- » To send, knowingly receive, upload, download, use or re-use any material which does not comply with the Content Standards set out below in these Terms of Use.
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- » To impersonate or attempt to impersonate the Company or a Company employee, another user, person or entity (including, without limitation, the use of email addresses associated with any of the foregoing).
- » To engage in any other conduct that restricts or inhibits anyone's use or enjoyment of the Website, or which, as determined by us, may harm the Company or users of the Website or expose them to liability.

Additionally, you agree not to:

- » Use the Website in any manner that could disable, overburden, damage or impair the Website or interfere with any other party's use of the Website, including their ability to engage in real time activities through the Website.
- » Use any robot, spider or other automatic device, process or means to access the Website for any purpose, including monitoring or copying any of the material on the Website.
- » Use any manual process to monitor or copy any of the material on the Website or for any other unauthorized purpose without our prior written consent.
- » Use any device, software or routine that interferes with the proper working of the Website.
- » Introduce any viruses, trojan horses, worms, logic bombs or other material which is malicious or technologically harmful.
- » Attempt to gain unauthorized access to, interfere with, damage or disrupt any parts of the Website, the server on which the Website is stored or any server, computer or database connected to the Website.
- » Attack the Website via a denial-of-service attack or a distributed denial-of-service attack.
- » Otherwise attempt to interfere with the proper working of the Website.

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Changes to the Website

We may update the Website from time to time, but its content is not necessarily complete or up-to-date. Any of the material on the Website may be out of date at any given time, and we are under no obligation to update such material. We may change the Website at any time with or without notice. We may suspend access to the Website, or close it indefinitely.

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Any legal suit, action or proceeding arising out of, or related to, these Terms of Use or the Website shall be instituted exclusively in the courts of Bermuda, although we retain the right to bring any suit, action or proceeding against you for breach of these Terms of Use in your country of residence or any other relevant country. You agree to waive any and all objections to the exercise of jurisdiction over you by such courts and to venue in such courts.

Waiver and Severability

No waiver of these Terms of Use by the Company shall be deemed a further or continuing waiver of such term or condition or any other term or condition, and any failure of the Company to assert a right or provision under these Terms of Use shall not constitute a waiver of such right or provision.



If any provision of these Terms of Use is held by a court of competent jurisdiction to be invalid, illegal or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Terms of Use will continue in full force and effect.

Entire Agreement

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