

## TERMS OF SERVICE

Welcome to the Enrollment Site (the “Site”), a website administered by Arthur J. Gallagher Risk Management Services, Inc. and/or Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (singular and collectively, “Gallagher”). The Site provides potential insureds with an online market to procure insurance coverage through the listed insurer as part of the program described on the Site.

### General Terms

THESE TERMS OF SERVICE (THESE “TERMS”) CONSTITUTE A BINDING AGREEMENT, GOVERNING USE OF THE SITE AND PURCHASE OF APPLICABLE COVERAGE, BETWEEN YOU AND GALLAGHER. THESE TERMS ARE EFFECTIVE BETWEEN YOU AND GALLAGHER AS OF THE DATE OF YOUR FIRST VISIT TO THE SITE. YOUR USE OF THE SITE IS SUBJECT TO YOUR PRIOR AND CONTINUED ACCEPTANCE OF THESE TERMS, AS WELL AS THE TERMS OF GALLAGHER'S PRIVACY POLICY (AVAILABLE AT <https://www.aig.com/privacy-policy/>). THESE TERMS SHALL REMAIN VALID AND EFFECTIVE UNTIL MODIFIED OR TERMINATED BY GALLAGHER. CONTINUED USE OF THE SITE AND/OR ENROLLMENT IN COVERAGE SIGNIFIES YOUR CONTINUED ACCEPTANCE OF THESE TERMS AND ANY CHANGES TO THEM. PLEASE READ THESE TERMS CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES AND OBLIGATIONS, INCLUDING BUT NOT LIMITED TO, CERTAIN LIMITATIONS AND EXCLUSIONS.

If you are accessing these Terms on behalf of another individual(s), you represent that you have the authority to bind such individual(s) to these Terms, in which case the terms “you” and “your” shall refer to such other individual(s) as well. If you do not have such authority or if you do not agree to these Terms in their entirety, you must immediately discontinue use of the Site and you are not permitted to place coverage thereby. These Terms may be updated from time to time, and you should check these Terms regularly to be sure that you are aware of any changes as they may arise.

### Insurance Disclaimers

1. The policy and coverage information provided on the Site contains an outline of certain terms and conditions of the insurance proposed by the insurers, based on the information provided by the insurers. The Site does not include all of the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract language. Gallagher will not be operating in a fiduciary capacity, but only as an insurance broker, obtaining coverage terms as specified in your application. We will seek to bind those coverages based upon your authorization. You must read the insurance policies themselves for complete coverage details. Policy forms are available on the Site or can be made available for your reference upon request. ***We can make no warranties in respect to policy limits or coverage considerations of the insurer(s). Actual coverage is determined by policy language, so read all policies carefully.*** Any entity not named in the application and resulting policy may not be an insured entity. This may include partnerships, joint ventures and affiliates. Contact us with questions on these or any other issues of concern.
2. The information contained in any proposal or as part of the application process is based on the historical loss experience and exposures that were provided to Gallagher. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.
3. Gallagher is only responsible for the placement of the lines of coverage specified on the Site and in the applicable application.

### Restrictions on Use

Gallagher may discontinue or alter any aspect of the Site, remove content from the Site, restrict the time the Site is available or restrict the amount of use permitted at Gallagher's sole discretion and without prior notice or liability. You agree that Gallagher may, under certain circumstances, immediately suspend and/or terminate your access to the Site or any part thereof. Cause for such measures shall include, without limitation: (a) breaches or violations of these Terms or other incorporated agreements or guidelines; (b) discontinuance or material modification to the Site; (c) unexpected technical or security issues or problems; (d) extended periods of inactivity; and/or (e) engagement by you in fraudulent or illegal activities. You further agree that such measures shall be taken in Gallagher's sole discretion and without liability to you or any third party.

### Compensation Disclosure

In general, Gallagher may be compensated as follows:

1. Gallagher is primarily compensated from the usual and customary commissions or fees received from the brokerage, servicing and/or administration of insurance policies, annuity contracts, guarantee contracts, surety bonds and/or insurance programs (collectively “Programs”) handled for a client's account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher occasionally receives both commissions and fees.
2. In placing, renewing, consulting on, servicing and/or administering insurance coverage and/or programs, Gallagher may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. Other additional commissions, commonly referred to as “supplemental commissions” may be known as of the effective date of placement of certain coverage, but the actual payment of such commissions may occur later. As a result, Gallagher may be considered to have an incentive to place insurance coverage with a particular insurance company. However, Gallagher shall not afford preferential treatment of any kind in the process of placing policies with particular insurers as a result of any such commissions, and Gallagher will not act in any way that is inconsistent with the duties Gallagher owes to its clients.
3. Gallagher may also receive investment income on fiduciary funds temporarily held by it, such as premiums or return premiums.

4. Gallagher may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client's account, the facility may have earned and retained customary brokerage commission or fees for its work.
5. Gallagher assists its clients in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.
6. From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
7. Gallagher strives to find appropriate coverage at a competitive price for our clients. In order to achieve these goals, we gather and analyze data about our clients and their insurance coverage. This data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our clients. The data may also be provided to insurers pursuant to consulting service agreements from which we earn fees.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or other third parties, please send an e-mail to [Compensation\\_Complaints@ajg.com](mailto:Compensation_Complaints@ajg.com) or send a letter to:

Arthur J. Gallagher & Co.  
2850 Golf Road  
Rolling Meadows, IL 60008  
Attn: Legal Department

### **Gallagher Intellectual Property**

Unless otherwise specifically noted in these Terms, images, trademarks, service marks, logos and icons displayed on the Site, including, without limitation, Arthur J. Gallagher & Co. and its affiliates and the Gallagher logo, are the property of Gallagher and/or its licensors and may not be used without Gallagher's prior written consent. Trademarks and other intellectual property owned by third parties are the property of those respective third parties. The Site is the copyrighted property of Gallagher, and it may not be reproduced, recreated, modified, accessed or used in any manner or disseminated or distributed to any other party in violation of these Terms.

### **Accounts**

For certain aspects of the Site, you may be asked to register an account. In the event you agree to register an account, you will select and/or receive a username and password upon providing registration information and successfully completing the registration process. This account is personal to you, and you will not share it or allow any other person to utilize your account. You are responsible for maintaining the confidentiality of your username and password and are fully responsible for all activities that occur under your username and password. You agree to immediately notify Gallagher in the event (a) your registration information changes, or (b) you learn of or have reason to suspect any unauthorized use of your account or any other breach of security. You also agree that you will provide truthful and accurate information during the registration process.

### **Links**

The Site may provide, or third parties may provide, links to other websites or resources on the internet, including the online payment facilities utilized on the Site. Because Gallagher has no control over such websites or resources, you acknowledge and agree that Gallagher is not responsible for the availability of such external websites or resources, and Gallagher does not endorse and is not responsible or liable for any content, advertising, products or other materials on or available from such websites or resources or for any privacy or other practices of the third parties operating those websites or resources, and Gallagher shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with your use of any such website or resource.

### **Purchases**

Gallagher may allow Site visitors to place orders for insurance coverage and other products and/or services via the Site. If you place an order products and/or services, you are subject to the additional terms of this section. Please note that you may be directed to a third-party website to make such purchases, and your purchase may be additionally governed by the terms of such third party website. By making such purchases, you hereby agree that Gallagher has no responsibility, and shall have no liability, for any claim related to your purchases on such third-party websites.

Upon placing an order, you shall pay to Gallagher the purchase price as set forth on the Site. Gallagher or its third party affiliates may utilize the services of certain third party payment processors to process payments of credit cards and other accepted methods of payment. Your purchase is subject to any additional terms and conditions imposed by such third party payment processors. The purchase price and any applicable fees or taxes shall be applied to your chosen method of payment upon submission of your order.

Prices and availability of products and services are subject to change without notice. Errors will be corrected where discovered, and Gallagher reserves the right to revoke any stated offer and to correct any errors, inaccuracies or omissions including after an order has been submitted and whether or not the order has been confirmed and your payment method accepted and charged. In the event your payment method has been accepted and charged, Gallagher will issue you the appropriate credit within a reasonable time after your order has been revoked.

### **User Representations**

You hereby represent and warrant to Gallagher that: (a) you (i) are over the age of eighteen (18), (ii) are an emancipated minor under the laws of your jurisdiction of domicile and/or residence, (iii) possess legal parental or guardian consent or (iv) otherwise have the

power and authority to enter into and perform your obligations under these Terms; (b) all information provided by you to Gallagher is truthful, accurate and complete; (c) you are an authorized signatory of the credit or debit card or other method of payment that you provide to Gallagher or its third-party payment processor to pay the purchase price and any applicable fees or taxes related to your purchase; (d) you will comply with these Terms and any other agreement to which you are subject that is related to your use of the Site or purchase of products and/or services; and (e) you will not use the Site to gain competitive intelligence about Gallagher, the Site or any product or service offered via the Site or to otherwise compete with Gallagher or its affiliates.

### **Prohibited Uses**

You are solely responsible for any and all acts and omissions that occur under your account or password, and you agree not to engage in unacceptable use of the Site or any part thereof, which shall be determined by Gallagher in its sole discretion.

### **PLEASE NOTE THE FOLLOWING IMPORTANT DISCLAIMERS OF WARRANTIES:**

TO THE MAXIMUM EXTENT ALLOWED BY LAW, THE SITE, ANY CONTENT, AND ANY PRODUCTS, SUBSCRIPTIONS OR SERVICES PROVIDED VIA THE SITE ARE PROVIDED "AS IS" AND "AS AVAILABLE," AND AT YOUR SOLE RISK. TO THE MAXIMUM EXTENT ALLOWED BY LAW, GALLAGHER EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR USE OR PURPOSE, TITLE AND NON-INFRINGEMENT. WITHOUT LIMITATION, GALLAGHER MAKES NO WARRANTY THAT THE SITE, ANY CONTENT, OR ANY PRODUCTS, SUBSCRIPTIONS OR SERVICES PROVIDED VIA THE SITE WILL MEET YOUR REQUIREMENTS, THAT USE OF THE FOREGOING WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, THAT THE RESULTS OBTAINED FROM THE USE OF THE FOREGOING OR ANY INFORMATION FOUND THEREON WILL BE ACCURATE OR RELIABLE, OR THAT THE QUALITY OF ANY CONTENT, PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL OBTAINED THROUGH THE SITE WILL MEET YOUR EXPECTATIONS. FURTHER, PLEASE NOTE THAT NO ADVICE OR INFORMATION OBTAINED BY YOU THROUGH THE SITE OR ANY PRODUCT SHALL CONSTITUTE LEGAL ADVICE OR OTHERWISE CREATE ANY WARRANTY NOT EXPRESSLY PROVIDED FOR IN THESE TERMS.

### **Limitation of Liability**

TO THE MAXIMUM EXTENT ALLOWED BY LAW, YOU EXPRESSLY UNDERSTAND AND AGREE THAT GALLAGHER SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, INCLUDING WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF GALLAGHER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), RESULTING FROM: (A) THE USE OR THE INABILITY TO USE THE SITE, ANY CONTENT, OR ANY PRODUCTS OR SERVICES PURCHASED VIA THE SITE; (B) THE COST OF PROCUREMENT OF SUBSTITUTE PRODUCTS AND SERVICES RESULTING FROM ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SITE OR OTHERWISE; (C) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS, CONTENT OR DATA; OR (D) ANY OTHER MATTER RELATING TO THE SITE, ANY CONTENT OR THE PURCHASE OF PRODUCTS OR SERVICES THROUGH THE SITE. IF YOU ARE DISSATISFIED WITH THE SITE, YOUR SOLE AND EXCLUSIVE REMEDY SHALL BE TO DISCONTINUE USE OF THE SITE AND TERMINATE THESE TERMS. TO THE MAXIMUM EXTENT ALLOWED BY LAW, IN NO EVENT SHALL GALLAGHER'S TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES AND CAUSES OF ACTION (WHETHER IN CONTRACT, TORT OR OTHERWISE) EXCEED THE LESSER OF (I) THE AMOUNT RETAINED BY GALLAGHER AS A RESULT OF YOU PURCHASING PRODUCTS AND/OR SERVICES THROUGH THE SITE OR (II) \$10,000.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

### **Indemnification**

You agree to defend, indemnify and hold harmless Gallagher, its officers, members, directors, employees and agents from and against any and all claims, liabilities, damages, losses or expenses, including attorneys' fees and costs and expenses, arising out of or in any way connected with (a) your access to or use of the Site or any part thereof, (b) a breach or alleged breach by you of any of your representations, warranties, covenants or obligations under these Terms, (c) infringement or misappropriation of any intellectual property or other rights of Gallagher or third parties by you, (d) any negligence or willful misconduct by you, (e) any other claim related to your performance under these Terms, or (f) your use of any content, services or products provided by Gallagher.

### **Governing Law and Other Miscellaneous Terms**

The parties and their respective personnel are and shall be independent contractors, and neither party by virtue of these Terms shall have any right, power or authority to act or create any obligation, express or implied, on behalf of the other party.

The parties agree that breach of the provisions of these Terms would cause irreparable harm and significant injury to Gallagher which would be both difficult to ascertain and which would not be compensable by damages alone. As such, the parties agree that Gallagher shall have the right to enforce the provisions of these Terms by injunction (without necessity of posting bond), specific performance or other equitable relief without prejudice to any other rights and remedies Gallagher may have for your breach of these Terms.

The validity and effect of these Terms shall be governed by, and construed and enforced in accordance with the laws of the State of Illinois, without regard to its conflicts or choice of laws principles. ANY SUIT, ACTION OR PROCEEDING CONCERNING OR RELATING TO THE SITE, ITS USE, THESE TERMS, ANY SALE OR ANY OTHER PRODUCT, SERVICE, POLICY OR PROCEDURE OF GALLAGHER, MUST BE BROUGHT EXCLUSIVELY IN A COURT OF COMPETENT JURISDICTION IN THE STATE OF ILLINOIS, AND YOU HEREBY IRREVOCABLY CONSENT TO THE JURISDICTION OF SUCH COURT (AND OF THE

APPROPRIATE APPELLATE COURTS THEREFROM) IN ANY SUCH SUIT, ACTION OR PROCEEDING, YOU IRREVOCABLY WAIVE, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, ANY OBJECTION WHICH YOU MAY NOW OR HEREAFTER HAVE TO THE LAYING OF VENUE OF ANY SUCH SUIT, ACTION OR PROCEEDING IN ANY SUCH COURT OR THAT ANY SUCH SUIT, ACTION OR PROCEEDING WHICH IS BROUGHT IN ANY SUCH COURT HAS BEEN BROUGHT IN AN INCONVENIENT OR IMPROPER FORUM.

If the performance of any part of these Terms or the Site by either party (other than payment of money) is prevented, hindered, delayed or otherwise made impracticable by reason of any flood, riot, fire, judicial or governmental action, labor dispute, act of God, telecommunications failure or any other cause beyond the control of either party, that party shall be excused from such performance to the extent that it is prevented, hindered or delayed by such cause.

These Terms, including any other agreements or additional terms referenced herein, constitute the complete and exclusive statement of the agreement between the parties with respect to the Site, content, and products and services offered via the Site and, unless otherwise expressly provided herein, it supersedes any and all prior or contemporaneous communications, representations, statements and understandings, whether oral or written, between the parties concerning the Site, content, and products and services sold via the Site. If any provision of these Terms is found unlawful or unenforceable in any respect, the court shall reform such provision so as to render it enforceable or, if it is not possible to reform such provision so as to make it enforceable, then delete such provision. As so reformed or modified, the court shall fully enforce these Terms. The provisions of these Terms that by their content are intended to survive the expiration or termination of these Terms, including, without limitation, provisions governing ownership and use of intellectual property, representations, disclaimers, warranties, liability, indemnification, governing law, jurisdiction, venue, remedies, rights after termination and interpretation of these Terms, will survive the expiration or termination hereof for their full statutory period.

Gallagher makes no representation that the Site, content or other material or information on the Site is appropriate to or available in locations outside of the United States. You may not use the Site or export content in violation of United States export laws, regulations or restrictions. If you access the Site from outside of the United States, you are responsible for compliance with all applicable laws.