



Terms of Use Agreement

Acceptance of Agreement

This Agreement is a legal agreement between you or the company or entity on whose behalf you are entering into this agreement (“You” or “Your”) and Programmed Insurance Brokers Inc. (“PIB”) with regard to Your access to and use of PIB’s website (the “Site”). The term “Site” extends to and includes any social media platform utilized by PIB. This Agreement contains the terms and conditions under which You may access and use the Site. Please read this agreement carefully before using the Site because, by accessing a Site, You acknowledge that You have read this notice and are committing to be bound by and respect the terms and conditions herein. You should review this Agreement periodically as PIB reserves the right to modify the term and conditions of this agreement (as well as Site contents and postings) at any time and without notice to You. If You do not agree with these terms and conditions, do not access or use the Site.

Limitation of Liability

The information and materials on the Site is for Your general information only. It is not intended to provide You with any personalized financial, insurance, legal, accounting, tax, medical or other professional advice or opinion. Anyone seeking such advice should contact the appropriate professional. All PIB products and services are governed by the terms and conditions of the actual policy or agreement. No offer for products or services is made or intended to be made on the Site.

Limited License to use the Site and Contents

Subject to the terms and conditions of this Agreement, PIB grants You a limited license to access, view and use the Site. You may print, download and use the Content for Your personal informational and non-commercial purposes only, provided the Site and any Content are not modified in any way and that all notices, and terms and conditions of this Agreement are adhered to. You agree not to disrupt, impair, interfere with, alter or modify the Site or the Content in any manner. You are responsible for anything you post to a Site and we reserve the right to delete any items we deem to be unsuitable. The Site and all contents are provided on an “as is” basis. We will attempt to ensure that content contained on the Site is reliable and accurate, however PIB does not guarantee, represent or warrant that content is complete, accurate or up-to-date. Use of the Site is conditional upon Your acceptance of this risk. PIB shall not be liable for any costs, losses or damages of any nature or kind due to Your use of the Site or its contents.

Copyright & Trademarks

Information and materials contained on the Site, including names, phrases, logos, icons, graphics, images, designs and trademarks (collectively “Content”) displayed on the Site may constitute registered or unregistered trademarks of PIB or third parties, and may be protected by law. Subject to the limited license set out herein, You may not modify, copy, redistribute, reproduce or republish in any format any Content in whole or in part without PIB’s prior express written consent. The display of such trademarks, etc. on the Site is not an implied license to You to use them, nor is PIB’s use of any third party trademark an endorsement. Unauthorized retransmission, alteration or copying of trademarks may be a violation of the law and subject You to legal action.

Links to other websites

Any links to other websites is provided as a convenience only. PIB does not endorse and is not responsible for the content of these other sites, which are subject to their own conditions for use. PIB does not guarantee the accuracy of any hyperlink to another website. PIB is not responsible for any damage that may result, directly or indirectly, from Your use of any other site or for its content.

Privacy & Security

In the interest of confidentiality, please do not share personal details using the Site. Any person wishing to communicate information of a private or confidential nature to PIB is encouraged to do so by other means. You accept that PIB cannot and does not guarantee the security of any communication to or from the Site. PIB has the right, but not the obligation, to monitor any transmission made with regard to the Site.

Analytics

The Site uses analytic services provided by third parties (“Analytic Service Providers”) which use “cookies”. Cookies are text files placed on your computer to help analyse how users use the Site. Information generated by cookies about your use of the Site (including your IP address) may be transmitted to and stored by the Analytic Service Providers on servers in the United States. This information is used to evaluate your use of the Site, compiling reports on Site activity for website operators and providing other services relating to website activity and internet usage. The Analytic Service Providers may also transfer this information to other parties where required to do so by law, or where such other parties process the information on behalf of the Analytic Service Providers, including the operator of this Site. You may refuse the use of cookies by selecting the appropriate settings on your browser; however if you do so, full functionality of the Site may not be available. By using the Site, you consent to the processing of data about You by the Analytic Service Providers in the manner and for the purposes set out above.

Governing law

The laws of the Province of Ontario and the federal laws of Canada applicable thereto shall govern as to the use and content of this Site, including the terms and conditions of its use. You consent and submit to the exclusive jurisdiction of the courts of the Province of Ontario with respect to all matters related to Your access and use of the Site and any Content.