WEBSITE POLICIES AND TERMS OF USE PLEASE READ. YOUR USE OF THIS WEBSITE IS SUBJECT TO THESE POLICIES AND TERMS OF SERVICE

This website ("website") is owned and operated by Tailored Loss Consultants, LLC. The policies set forth herein comprise the Terms of Use for this website and any associated websites. By accessing, browsing, or using this website, you acknowledge that you have read, understand, and agree to be bound by these terms and to comply with all applicable laws and regulations. Each use of this website by you indicates and confirms your agreement to be bound by these Terms of Use. If you do not agree to these terms, please do not use this Website. Your use of this website or any Services or information derived from this website constitutes acceptance of these policies and any other applicable terms. The Terms of Service for this website are hereby incorporated by reference. Data Security and Protection While Tailored Loss Consultants takes reasonable and appropriate precautions to protect its customers and to prevent possible security breaches in our website and customer databases, no website, internet transmission, computer system or wireless connection is completely secure. Consequently, Tailored Loss Consultants cannot guarantee that unauthorized access, hacking, data loss or other breaches will never occur.

YOUR USE OF THE WEBSITE AND SERVICES IS AT YOUR OWN RISK.

Tailored Loss Consultants does not make any express or implied warranties, representations or endorsements with respect to links, files or other information provided on, downloaded from or accessed through this website. This website may also provide links or data connections to third-party websites or web applications. Tailored Loss Consultants does not control the content of third-party sites and cannot be held responsible or liable for the content or accuracy of any external websites. Limitation of Liability By using this website or any website managed by Tailored Loss Consultants, you agree that Tailored Loss Consultants shall not be liable or responsible, directly or indirectly, for any damage or loss alleged to be caused by or in connection with the use of this website, its data connections, links, applications, downloadable files or other information or functions contained herein or found on any website that may be accessed or connected to by way of this website. We reserve the right to make changes to Tailored Loss Consultants's websites and our legal disclaimers. We encourage you to review Tailored Loss Consultants's websites and these disclaimers periodically for any updates or changes. Your continued access or use of Tailored Loss Consultants's website shall be deemed your acceptance of these disclaimers and any subsequent changes.

DISCLAIMER OF WARRANTY

Use of this website is at your sole risk. All materials, information, products, software, programs, and services are provided "as is," with no warranties or guarantees whatsoever. Tailored Loss Consultants expressly disclaims to the fullest extent permitted by law all express, implied, statutory, and other warranties, guarantees, or representations, including, without limitation, the warranties of merchantability, fitness for a particular purpose, and non-infringement of proprietary and intellectual property rights. Without limitation, Tailored Loss Consultants makes

no warranty or guarantee that this website will be uninterrupted, timely, secure, or error-free. You understand and agree that if you download or otherwise obtain materials, information, products, software, programs, or services, you do so at your own discretion and risk and that you will be solely responsible for any damages that may result, including loss of data or damage to your computer system. Some jurisdictions do not allow the exclusion of warranties, so the above exclusions may not apply to you.

LIMITATION OF LIABILITY

In no event will Tailored Loss Consultants be liable to any party for any direct, indirect, incidental, special, exemplary or consequential damages of any type whatsoever related to or arising from this website or any use of this website, or of any website or resource linked to, referenced, or accessed through this website, or for the use or downloading of, or access to, any materials, information, products, or services, including, without limitation, any lost profits, business interruption, lost savings or loss of programs or other data, even if Tailored Loss Consultants is expressly advised of the possibility of such damages. This exclusion and waiver of liability applies to all causes of action, whether based on contract, warranty, tort, or any other legal theories. Use of website content This website and any of its content may not be copied. reproduced, republished, uploaded, posted, transmitted, distributed, or used for the creation of derivative works without Tailored Loss Consultants 's prior written consent, except that Tailored Loss Consultants grants you a non-exclusive, non-transferable, limited license to access and display the pages within this website solely on your computer and for your personal, non-commercial use. This permission is conditioned on your not modifying the content displayed on this website, your adherence to and posting of all copyright, trademark, and other proprietary notices. Furthermore, you acknowledge and agree that you do not acquire any ownership rights by downloading or viewing any website content and hereby disclaim any such right. Notwithstanding the foregoing, any software and other materials that are made available for downloading, access, or other use from this website may be subject to their own license terms or restrictions, which may govern their use. You may not use this website's content, domain names, or any email addresses related to or derived from this website, nor any data, trademarks, functionality, service marks, trade names, brand names and/or logos contained within or derived from this website, for any purpose; meaning that you may not, among other prohibited uses, use any such content in or as any meta-tag or hidden text; In or as part of any contextual marketing directory, index, or triggering term; as content or advertising related to any other website including, but not limited to, comparative/informational websites; and/or as a variable or data element in any algorithm that causes another Internet browser to appear on, over, or at the same time as this website or controls the content of any other Internet browser window. Your failure to comply with the terms, conditions, and notices on this website will result in automatic termination of any rights granted to you without prior notice, and you must immediately destroy all copies of downloaded materials in your possession or control. Except for the limited permission previously defined, Tailored Loss Consultants does not grant you any express or implied rights or licenses under any patents, trademarks, copyrights, or other proprietary or intellectual property rights. You may not mirror any of the content from this website on another Website or in any other media. Certain disclaimers Information on this

website is not promised or guaranteed to be correct, current, or complete, and this website may contain technical inaccuracies or typographical errors. Tailored Loss Consultants assumes no responsibility (and expressly disclaims responsibility) for updating this website to keep information current or to ensure the accuracy or completeness of any posted information. Accordingly, you should confirm the accuracy and completeness of all posted information before making any decision related to any services, products, or other matters described in this website. Tailored Loss Consultants provides no assurances that any reported problems will be resolved by Tailored Loss Consultants even if Tailored Loss Consultants elects to provide information with the goal of addressing a problem. Any comments, improvements, suggestions, and ideas regarding this website will become and remain our exclusive property, including any future rights associated with such submissions, even if the provisions of these Terms of Use are later modified or terminated. This website is published for distribution through the world wide web. Tailored Loss Consultants's products and services are not available in all geographic areas..