

# Island Insurance Companies Website Terms of Use

*Last Modified: May 1, 2016*

The islandinsurance.com website (the "Site") is comprised of various web pages operated by Island Insurance Companies ("Island Insurance") and is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein (the "Terms"). Your use of this Site constitutes your agreement to all such Terms. Please read these Terms carefully, and keep a copy of them for your reference.

## Privacy

Your use of this Site is subject to the Island Insurance Companies Online Privacy Statement. Please review our Privacy Statement at: <https://customer.islandinsurance.com/Documents/IslandInsurancePrivacyStatement.pdf>, which also governs the Site and informs users of our data collection practices.

## Online Bill Payment Service

If you are using the Site to pay your Personal policy bill online, you will need a copy of your most recent invoice. Payments received Monday through Friday after 6:00 pm HST or at any time on a weekend or holiday will not be processed until the next business day. We do not accept online payments for policies that are canceled or expired. **Payments made after 6:00 pm HST on the due date shown on your invoice will not be accepted.** Payments processed on this Site are subject to verification before posting to your policy and are **not a contract or an agreement to extend insurance coverage.**

Commercial policies are not eligible for online payment at this time.

## Insurance Quotes and Coverage

Insurance quotes generated by the Site are estimates and provide no insurance coverage. **The terms of the quote do not replace, supplant or modify any of the terms and conditions, limitations and exclusions contained in an insurance policy.** Quotes are provided to you pursuant to your request or the request of your insurance agent and are based strictly on the information that was provided to Island Insurance. The pricing and coverage terms of the quote are contingent upon further underwriting procedures necessary to properly issue an insurance policy under the laws of the State of Hawaii and company procedures. Please consult your agent for a more detailed explanation of coverage, premiums and laws.

## Electronic Communications

Visiting this Site or sending emails to Island Insurance constitutes electronic communications. You consent to receive electronic communications and you agree that all agreements, notices, disclosures and other communications that we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communications be in writing.

## This Site is Not Directed at Persons Under the Age of 18

Our Site is not directed at or intended for persons under the age of eighteen (18) and Island Insurance does not knowingly collect information at our Site from persons under the age of eighteen (18). If you are under eighteen (18), you may use this Site only with permission of a parent or guardian.

## **Links to Third Party Sites and Services**

This Site may contain links to other websites ("Linked Sites"). The Linked Sites are not under the control of Island Insurance and Island Insurance is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. Island Insurance is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by Island Insurance of the Linked Site or any association with its operators.

Certain services made available via the Site are delivered by third party sites and organizations. By using any product, service or functionality originating from the Site domain, you hereby acknowledge and consent that Island Insurance may share such information and data with any third party with whom Island Insurance has a contractual relationship to provide the requested product, service or functionality on behalf of its users and customers.

## **No Unlawful or Prohibited Use / Intellectual Property**

You are granted a non-exclusive, non-transferable, revocable license to access and use the Site strictly in accordance with these terms of use. As a condition of your use of the Site, you warrant to Island Insurance that you will not use the Site for any purpose that is unlawful or prohibited by these Terms. You may not use the Site in any manner which could damage, disable, overburden, or impair the Site or interfere with any other party's use and enjoyment of the Site. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Site.

All content included as part of the Site, such as text, graphics, logos, images, as well as the compilation thereof, and any software used on the Site, is the property of Island Insurance or its suppliers and protected by copyright and other laws that protect intellectual property and proprietary rights. You agree to observe and abide by all copyright and other proprietary notices, legends or other restrictions contained in any such content and will not make any changes thereto.

You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the content, in whole or in part, found on the Site. Island Insurance content is not for resale. Your use of the Site does not entitle you to make any unauthorized use of any protected content, and in particular you will not delete or alter any proprietary rights or attribution notices in any content. You will use protected content solely for your personal use, and will make no other use of the content without the express written permission of Island Insurance and the copyright owner. You agree that you do not acquire any ownership rights in any protected content. We do not grant you any licenses, express or implied, to the intellectual property of Island Insurance or our licensors except as expressly authorized by these Terms.

## **International Users**

The Site is controlled, operated and administered by Island Insurance from our offices within the USA. If you access the Site from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the Island Insurance content accessed through the Site in any country or in any manner prohibited by any applicable laws, restrictions or regulations.

## **Indemnification**

You agree to indemnify, defend and hold harmless Island Insurance, its officers, directors, employees, agents and third parties, for any losses, costs, liabilities and expenses (including reasonable attorneys' fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this

Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. Island Insurance reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with Island Insurance in asserting any available defenses.

## **Liability Disclaimer**

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. ISLAND INSURANCE AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE SITE AT ANY TIME.

ISLAND INSURANCE AND/OR ITS SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS CONTAINED ON THE SITE FOR ANY PURPOSE. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND. ISLAND INSURANCE AND/OR ITS SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NONINFRINGEMENT.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL ISLAND INSURANCE AND/OR ITS SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE SITE, WITH THE DELAY OR INABILITY TO USE THE SITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS OBTAINED THROUGH THE SITE, OR OTHERWISE ARISING OUT OF THE USE OF THE SITE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF ISLAND INSURANCE OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SITE, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE.

## **Termination / Access Restriction**

Island Insurance reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the State of Hawaii and you hereby consent to the exclusive jurisdiction and venue of courts in the State of Hawaii in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and Island Insurance as a result of this agreement or use of the Site. Island Insurances' performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of Island Insurances' right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by Island Insurance with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty

disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and Island Insurance with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and Island Insurance with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

## **Changes to Terms**

Island Insurance reserves the right, in its sole discretion, to change the Terms at any time. The most current version of the Terms will supersede all previous versions. Island Insurance encourages you to periodically review the Terms to stay informed of our updates.