

# Terms of Service

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The last update to our Terms of Service was posted on March 2, 2017.

## **Definitions**

The terms "us" or "we" or "our" refers to Intuitive Risk Management International, the owner of the Website.

A "Visitor" is someone who merely browses our Website, but has not registered as Member.

A "Member" is an individual that has registered with us to use our Service.

Our "Service" represents the collective functionality and features as offered through our Website to our Members.

A "User" is a collective identifier that refers to either a Visitor or a Member.

All text, information, graphics, audio, video, and data offered through our Website are collectively known as our "Content".

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You are connecting with us electronically when you go to the Website or send out emails to us. You consent to get interactions from us online. We will connect with you by email or by uploading notifications on the Site. You concur that all contracts notifications, disclosure, and various other communications that we provide to you digitally please any legal requirements that such communications be in writing.

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If you utilize the Website, you are accountable for maintaining the confidentiality of your account and password and you accept responsibility for all activities that happen under your account and password. You also accept not to reveal any personally identifiable information, consisting of, however not limited to, first and last names, credentials, or various other details of a personal nature ("Personal Data") from the Site. Your disclosure of any

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Intuitive Risk Management International does not guarantee the truthfulness, precision, or dependability of Content on the site, consisting of Personal Data. Each Individual is accountable for upgrading and changing any pertinent account info when essential to preserve the truthfulness, precision, or reliability of the details.

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Any claim relating to Intuitive Risk Management International's Website shall be governed by the laws of Ohio without regard to its conflict of law provisions, and You consent to exclusive jurisdiction and venue in such courts.

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You accept defend, indemnify, and hold safe Intuitive Risk Management International, its affiliates, and their corresponding officers, directors, agents and workers, from and against any claims, actions or demands, including without limitation affordable legal, accounting, and other provider charges, affirming or resulting from (i) any Content of most material You offer to the Site, (ii) Your use of any Content, or (iii) Your breach of the terms of these Terms. Intuitive Risk Management International will provide notice to You promptly of any such claim, match, or case.

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Our Legal Terms shall be treated as though it were executed and performed in Ohio, United States and shall be governed by and construed in accordance with the laws of Ohio, United States without regard to conflict of law principles. In addition, you agree to submit to the personal jurisdiction and venue of such courts. Any cause of action by you with respect to our Website, must be instituted within one (1) year after the cause of action arose or be forever waived and barred. Should any part of our Legal Terms be held invalid or unenforceable, that portion shall be construed consistent with applicable law

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