MARKET SEARCH DIRECTORIES, INC. WEBSITE TERMS OF USE

1. Acceptance of Terms

Welcome to Market Search Directories, Inc. and its website, insurancenews360.com, (hereinafter collectively referred to as “site”). Insurance News 360 is provided as a service to you, subject to the following Terms of Use (hereinafter referred to as “Terms of Use”), which can be updated from our side from time to time without notifying you. Your use of site and the services, as defined below, comprises your unconditional agreement to follow and be bound by the Terms of Use Terms of Use. The use of site and the service, as defined below, following any changes in the Terms of Use, constitute your unconditional agreement to follow and be bound by the Terms of Use as changed. Therefore, we encourage you to review the Terms of Use, whenever you use Insurance News 360 or service defined below. The use of Insurance News 360 will bind you to these Terms of Use.

By accepting these Terms of Use through the use of our service, you certify that you are of 18 years of age or older. If you are under 18, but at least 13, you can use the service only under the supervision of a legal guardian or parent who agrees to be bound by these Terms and Conditions. We do not collect personal information about children under the age of 13 intentionally. If parents or legal guardians do not agree to these Terms of Use, children under the age of 13 may not Use the service. As parent or a legal guardian, if you agree to the Terms of Use, you will be solely responsible for your child's use of the service, including the financial charges and legal liability that he/she may incur. If you do not agree or cannot comply with any of the terms and conditions in the TERMS OF USE, you are advised not to use the service. All the billing and registration information given by the User should be true and accurate. Providing any false or inaccurate information may constitute to a breach of these Terms of Use.

2. Description of Service

In the Terms of Use, the term of service indicates Insurance News 360 and any other information found on Insurance News 360, electronic, communication or otherwise on, by or through Insurance News 360 (hereinafter collectively referred to as “the service”). You understand and agree that the service might include advertisements, which are necessary for Insurance News 360 to provide the service. We expect the user to understand and agree that the service includes information, whether on Insurance News 360 or communicated via electronic or email communication, irrespective of the source, whether Insurance News 360 or some other entity but not limited to articles, job postings, press releases, stories, reviews, news, classified ads and forums.

Unless clearly stated, otherwise, any new feature that enhances or augments the current service, including the release of new site, services or properties, shall be subject to the Terms of Use. Insurance News 360 also gives access for publicly traded and privately help organizations, associations, companies and other entities (hereinafter collectively referred to as "Companies") to get information about the companies available to the investment community, individuals, public and other entities. The officers and the employees of Insurance News 360 may or may not...
hold a position in some of the profiled companies.

You understand and agree that the service is provided “AS-IS” and that Insurance News 360 has no responsibility for the deletion, miss-delivery, timeliness or failure to store user communications or personalization settings or other such information. You are responsible for obtaining an access to the service and the access might involve third party fees that include Internet service provider or airtime charges. You will be responsible for the fees including the charges associated with the display or delivery of advertisements. In addition to this, you must provide and are held responsible for all the equipment that is necessary to access the service.

A part of the service is Insurance News 360's RSS (Really Simple Syndication) service, which is a method by which site offers feeds of headlines of different forms of information in the XML format (RSS Content) to the users of Insurance News 360, who use the RSS aggregators or to those who display the headlines in RSS feeds on their websites. You can use the RSS service only on specific platforms for which a functional link is made available, that when accessed or that takes the viewer directly to the display of the full article on Insurance News 360. You cannot display the RSS content in a way that does not permit successful linking, redirection or delivery of the applicable site web page. You cannot insert an intermediate page, splash page or any other content in between the RSS link and the applicable site web page. Insurance News 360 has all the ownership rights and other rights in the RSS content and any or all site logos & trademarks that are used in the connection with RSS service. Users must provide attribution to site in connection to their use of RSS feeds. In case you provide the attribution by using a graphic, you must appropriate site logo, which is incorporated into the RSS feed. Insurance News 360 has all the rights reserved to discontinue offering any or all the RSS feeds anytime and to require you to cease the display, distribution or otherwise Use of any or all the RSS feeds of reason like, without limitation, you will be violating any provision of these TERMS OF USE. Insurance News 360 takes no responsibility of any of your activities related to RSS feeds or you using the RSS feed in connection with your website.

3. Registration Obligations

In consideration to the use of the service, you represent that you are of legal age and capacity to enter into a binding agreement and are not barred to receive the services under the laws of the U.S. or other applicable jurisdiction. You also agree to: (a) provide true, accurate, current and complete information about yourself as prompted by any of the service's registration forms (such information being the "Registration Data") and (b) maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If you provide a false, inaccurate, non-current or incomplete information, Insurance News 360 has the rights to suspend or even terminate your account, refuse any or all the current and future use of the service (or any portion thereof). Our service is designed to appeal to a broad audience, as parent or legal guardians; it becomes your responsibility to determine if any of the services and/or content (as defined in the Section 5 below) are appropriate for your child.

4. Member Account, Password and Security
You will receive a password and account designation after you have completed our registration process. You will be responsible for maintaining the confidentiality of the account and password. You will be solely responsible and liable for all the activities occurring in your account or password. You agree to (a) immediately notify Insurance News 360 of any unauthorized Use of your password/account or any breach of security and (b) to ensure that you exit from the account at the end of every session. Insurance News 360 will not be liable for any loss or damage caused due to your failure to comply with this section 4.

5. Member Conduct

You know that all the information, software, sound, photograph, data, and text message, graphic, video or any other content material, whether publicly posted or privately transmitted, is the responsibility of the person from whom such content originated. It means that you and not Insurance News 360 are responsible for the content you upload, post, transmit, email or make available through the service. We do not control the content that is posted via the service because it does not guarantee the integrity, accuracy or quality of text. You understand that you may be exposed to offensive, objectionable, indecent, inaccurate or false content while using the service. Under no condition will Insurance News 360 will be liable for any content, including but not limited to any error or omission in the content or for loss or damage of any kind that is raised from the use of content posted, emailed, transmitted or made available via the service.

Insurance News 360 does not verify, warrant, or guarantee the accuracy of any information or content contained in the service, as it has been provided by the companies contained herein or other third party sources. The user of the service has the responsibility to check the accuracy, reliability and timeliness of the information provided. By accessing the services, user acknowledges that Insurance News 360 will not be held responsible for any loss caused indirectly or directly, as a result of the information or content on or produced by the service or information on any “linked” third party document, site or other item.

It is the user of the service who would verify all the claims, content and information and do his/her own diligence before investing in any securities mentioned on the service in any way or establishing any relationship with any of the companies listed on the service, or making decisions whatsoever based on information, content or such claims. Investing in securities is speculative as it carries a high degree of risk. Any investment in securities might lead to the loss or some or all of the investments made.

Insurance News 360 is not a broker/dealer. Nothing mentioned or contained in the service should be considered as an offer or a solicitation to purchase or sale of any security by Market Directories, Inc. dba Insurance News 360.

Insurance News 360 is compensated by many of the companies profiled on the service. Insurance News 360 is not a registered investment advisor or registered securities broker/dealer and does not undertake or represent to make any sort of investment recommendation or to provide advice related to the purchase or sale of the products profiled on the service or other related services.
Insurance News 360 does not endorse, independently verify or assert the reliability and truthfulness of any information, statement or content contained on the service, or which there is a link to the service, regarding the profiled companies, their securities, any other information or content. Individuals or other entities should not completely rely on the information provided on the service while making an investment or any other decision. We advise individuals and other entities to conduct an additional research that will allow them to form an opinion regarding investing in a company's securities or any other securities.

The statements contained on the service may be “forward-looking statements” involving risks and uncertainties. The statements can be identified by the use of terminologies like but no excluded to: “believes”, “expects”, “should”, “anticipates”, “may” or “will”. These words, similar expressions or variations of these words identify forward-looking statements, but their absence does not mean that the statement is not forward looking. The cautionary statements appearing in above lines must be read as being application to the related forward-looking statements wherever they appear on the service. At certain points, the actual results of a profiled company's operations, financial condition and other aspects of its business could materially differ from those discussed above in the Service. Insurance News 360 may liquidate any securities it receives or own at a point of time, it deems appropriate to do so, either before, during or at any time after Insurance News 360 initiates its services for company or at which the company is a part of the service. Insurance News 360 has reserved the right to decline certain companies from profiling on the Service not meeting Insurance News 360s criteria. Since, we have been compensated in many instances for services; investor should evaluate information on the Service keeping that in the mind and should perform an independent analysis.

You agree not to Use our Service for:

(a) Uploading, posting, emailing, transmitting or otherwise making available any harmful, unlawful, abusive, tortuous, harassing, obscene, objectionable, vulgar, libelous, hateful content that is invasive of another's privacy.

(b) Harming minors in any way.

(c) Impersonating any person or the entity that includes but is not limited to Insurance News 360 official, executive, agent, executive, partner or representative, or falsely state or misrepresent your affiliation with an entity or an individual.

(d) Forging headers or manipulating the identifiers to disguise the origin of any content that is transmitted through the service.

(e) Uploading, posting, emailing, transmitting and making any content available when you don't have a right to make it available under law or contractual or fiduciary relationships (like inside information, proprietary and confidential information disclosed or learned as a part of the employment relationships or under the nondisclosure agreement).

(f) Uploading, transmitting, posting, and emailing the content that has trademark, patent, trade secret, copyright or other proprietary rights of a third party.
(g) Uploading, transmitting, emailing, posting or making an unsolicited or unauthorized advertising, promotional material, chain letters, pyramid schemes, junk mail or other form of solicitation available. This is except the promotion of a business that is acceptable in the areas which are specifically permitted to promote a business such as a company profile for a business paying Insurance News 360 to have that company's profile available for further Use.

(h) Uploading, transmitting, emailing, posting or making any material available that contains virus or a computer code, files or programs meant to interrupt, destroy or slow down the functionality of any computer software, telecommunications equipment or hardware.

(i) Disrupting the normal flow of dialog, causing a screen to scroll faster than that of other Users of the service or otherwise acting in a way that is negatively affecting other user's ability to get engaged in the real time exchanges.

(j) Interfering or disrupting the servers, service or the networks connected to the service or disobeying any requirements, procedures, regulations or policies of the networks connected to the service.

(k) Violating any applicable local, state, national or even an international law intentionally or unintentionally. This is not limited to regulations promulgated by the U.S. securities as well as the Exchange Commission or any rules of national and other securities exchange. This include without limitation, the American Stock Exchange, the New York Stock Exchange or the NASDAC and other regulations that have the force of law.

(l) Stalking or otherwise harassing another.

(m) Collecting or storing personal data about other users.

Insurance News 360 may or may not pre-screen the content, but Insurance News 360 and its staff retain the right (not obligation) to pre-screen, move or refuse any content available via the service of site. Without limiting the foregoing, Insurance News 360 and its designers have the right to remove content violating the Terms of Use, or that may be objectionable otherwise. You agree to evaluate or bear all the risks associated with the use of content. It includes any reliance on the accuracy, usefulness or completeness of such content. In this regard, you also acknowledge that you may or may not rely on the content created by site or submitted at site. It includes without limitation information or the content in reviews, stories, articles and other parts of the service.

You acknowledge, agree and consent that Insurance News 360 may access, disclose or preserve the information of your account and the content, if needed to do so by law or in the good sense when such an access preservation or disclosure is necessary to: (a) comply with legal process, (b) respond to the claims that the content is violating third-party rights, (c) enforce the Terms of Use, (d) respond to your requests for customer service, (e) protect third-party rights (f) protect the rights, personal safety and property of Insurance News 360, its users as well as the public.
The transmission of service and the technical processing along with your content or other content might involve (a) changes to confirm and adapt to technical requirements, (b) transmissions over various networks for connecting devices or networks.

The service or the software embodied within the service might include some security components that will give protection to digital materials. Use of these materials is subjected to usage rules set by Insurance News 360 and/or content providers who give content to the service. You cannot override or circumvent the usage rules embedded in the service. An unauthorized reproduction, further distribution, publication or public exhibition of the materials provided on the service, in part or as a whole is strictly prohibited.

6. International Use

You agree that you will comply with all the local rules related to the online conduct and acceptable content. You specifically agree to abide with all the applicable laws regarding transmission of technical data that is exported from the U.S or the country where you reside.

7. Content Submitted or Made Available for Inclusion on the Service

Insurance News 360 does not claim ownership of the content submitted by you or the content made available for inclusion on the service. In regard to the content, including but not limited to graphics, photos, text, audio, video or other information and the forms of information, submitted by you or made available for inclusion on public access areas of the service, you are giving Insurance News 360 the royalty free, worldwide, perpetual, fully sub-licensable and non-exclusive license to distribute, use, duplicate, publish, modify, resell, sell, trade, publicly perform or display such content and to incorporate it into other works in any medium or format that is not known to you or is developed later. The publicly accessible areas of the service include the areas of the Service and Insurance News 360' network of properties that are made available by Insurance News 360 for the general public. But, the publicly accessible areas don't include areas that are off the service or off the Insurance News 360 network of properties. These include World Wide Web sites accessible through hypertext or links that cannot be hosted or served by Insurance News 360.

8. Indemnity

You agree to hold Insurance News 360, its parent company, its subsidiaries, agents, affiliates, co-branders, partners and employees, harmless of a claim or demand that include attorney fees, made by any third party because of or arising out of the content posted, submitted, transmitted or made available by you through the use, connection of the Service, violation of the Terms of Use and your violations of rights of other person.

9. No Resale of Service
You agree not to reproduce, duplicate, sell, trade, copy, resell or exploit any portion of the service for any commercial purpose.

10. Use and Storage

You know and understand that Insurance News 360 has the right to establish general practices and limit the use of its service. This include without limitation the number of days the messages, resumes or other content will be retained by the service, maximum number of messages to be sent from or received by an account on the service, maximum size of the message sent or received by an account, maximum disk space allotted on Insurance News 360's servers on your behalf, size of the content that can be uploaded or stored as well as the maximum number of times you can access the service in a particular time period. Insurance News 360 is not liable or responsible for deletion or failure to store message, content, information or other communications maintained, uploaded or transmitted by the service. Insurance News 360 reserves the rights to log off the accounts that are not active for an extended time period. Insurance News 360 also reserves the rights to modify general practices and limits without notifying you.

11. Modifications to Service

Insurance News 360 has rights to modify or discontinue the service (or any part thereof) permanently or temporarily with or without notice. You agree that Insurance News 360 will not be liable to you or the third party for suspension, modification or discontinuance of the service.

12. Termination

You agree that Insurance News 360 under certain circumstances and without prior notice can immediately terminate your site account, an associated email address or an access to any of the service. The cause for such an immediate termination may be (a) breaches or violations of the Terms of Use or incorporated agreements and guidelines, (b) a self-initiate account deletion request from you, (c) a request by the law enforcement or a government agency, (d) discontinuance or material modification of a part or the whole service, (e) unexpected security or technical issues or problems and (f) longer period of inactivity. Termination of site account includes (a) deletion of username, password and other related information, content associated with or inside the accounts and files, (b) non-access to all the offerings within the service, (c) barring the further usage of the service. You agree to the point that the terminations shall be made in Insurance News 360's sole discretion. Insurance News 360 will not be responsible to you or any third-party termination of the account, associated email address or an access to the service.

13. Advertisers
Your correspondence or business deals with or participation in promotions of any and all the advertisers, companies or entities found on or through the service, including but not limited to payment and delivery of related goods or services, conditions, warranties, or presentations that are associated with such dealings and are solely between you and such advertiser, company or the entity. This site is not responsible or liable for a loss or damage of any sort incurred because of any such deal or as a result of the presence of such companies, advertisers and entities on the service.

14. Links

The service can provide or even the third parties may provide links to other websites and resources. As Insurance News 360 does not have the control over such websites and resource, you acknowledge and agree that Insurance News 360 is not responsible for availability of external websites and resources and don't endorse and cannot be held responsible for advertising, content, products and materials on or available from such resources and websites. Insurance News 360 shall not be directly or indirectly responsible or liable for loss or damage caused or could be caused by or in connection with the Use of or reliance on any such content, goods, information or service available on Insurance News 360 or through any such websites or a resource.

15. Proprietary Rights

You know and agree that the service and all the necessary software’s used in relation to the service contains proprietary and confidential information that is meant to be protected by applicable intellectual property or other such laws. You also acknowledge and agree that the content in the sponsored advertisements or information presented to you by the service or advertisers is protected by trademarks, service marks, copyrights, patents and other proprietary laws or rights. You agree not to rent, modify, lease, sell, loan, distribute or create a derivative work based on the service and software of Insurance News 360, in part or as a whole.

16. Disclaimer of Warranties

YOU EXPRESSLY UNDERSTAND AND AGREE THAT:

a. YOU USE THE SERVICE SOLELY AT YOUR RISK. THE SERVICE IS PROVIDED ON THE BASIS OF “AS IS” AND “AS AVAILABLE”. INSURANCE NEWS 360 DISCLAIMS WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY, NON-FRINGENMENT OR FITNESS FOR A PARTICULAR REASON.

b. INSURANCE NEWS 360 DOES NOT WARRANTY THAT THE SERVICE IT PROVIDES WILL MEET YOUR REQUIREMENTS, WILL BE UNINTERRUPTED, SECURE, TIMELY
OR ERROR FREE. FURTHER IT DOES NOT GUARANTEE THAT THE RESULTS OBTAINED FROM THE USE OF SERVICE WILL BE RELIABLE OR ACCURATE. THERE IS NO GUARANTEE THAT THE QUALITY OF ANY PRODUCT, SERVICE, INFORMATION OR ANY MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL BE UP TO YOUR EXPECTATIONS OR ANY ERROR IN THE SOFTWARE WILL BE CORRECTED.

c. YOU DOWNLOAD OR OBTAIN ANY MATERIAL THROUGH THE SERVICE AT YOUR OWN DISCRETION AND RISK AND THAT INSURANCE NEWS 360 WILL NOT BE RESPONSIBLE FOR IT. YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER OR THE LOSS OF DATA BECAUSE OF THE DOWNLOAD OF SUCH MATERIAL.

d. THERE IS NO WARRANTY NOT EXPRESSLY STATED IN THE TERMS OF USE FOR ANY ADVICE OR INFORMATION, WHETHER WRITTEN OR ORAL YOU OBTAIN FROM INSURANCE NEWS 360 OR THROUGH ITS SERVICE.

e. THERE ARE CHANCES OF A SMALL PERCENT OF USERS EXPERIENCING EPILEPTIC SEIZURES WHEN THEY ARE EXPOSED TO CERTAIN LIGHT PATTERNS OR BACKGROUNDS ON SCREEN OF COMPUTER WHILE USING ANY ONLINE SERVICE. CERTAIN PREVIOUSLY UNDETECTED EPILEPTIC CONDITIONS MAY INDUCE IN USERS WITH NO HISTORY OF PRIOR HISTORY OF EPILEPSY AND SEIZURE. IF YOU OR ANY OF YOUR FAMILY HAS AN EPILEPTIC CONDITION, CONSULT A PHYSICIAN BEFORE USING THE SERVICE AND CONSULT A PHYSICIAN IF YOU EXPERIENCE DIZZINESS, EYE OR MUSCLE TWITCHES, LOSS OF AWARENESS, CONVULSIONS OR ANY INVOLUNTARY MOVEMENT WHILE USING THE SERVICE.
17. Limitation of Liability

YOU UNDERSTAND AND AGREE THAT INSURANCE NEWS 360 WILL NOT BE LIABLE TO YOU FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL OR EXEMPLARY DAMAGE. THIS INCLUDES BUT IS NOT LIMITED TO THE DAMAGE FOR LOSS OF PROFITS, USE, DATA, GOODWILL OR OTHER INTANGIBLE LOSSES, RESULTING FROM: (a) THE USER OR HIS INABILITY TO USE THE SERVICE, (b) THE COST OF PROCUREMENT OF SERVICES AND SUBSTITUTE GOODS FROM ANY DATA, INFORMATION, GOODS OR SERVICES OBTAINED, MESSAGES, PURCHASED, RECEIVED OR FROM THE TRANSACTIONS ENTERED THROUGH OR FROM THE SERVICE, (c) UNAUTHORIZED ALTERATION OF DATA OR TRANSMISSIONS AND ACCESS TO THEM, (d) THIRD PARTY CONDUCT OR STATEMENT ON THE SERVICE, (e) OTHER MATTERS RELATED TO THE SERVICE.

18. Exclusions and Limitations

SOME OF THE JURISDICTIONS DON'T ALLOW EXCLUSION OF CERTAIN LIMITATIONS OR WARRANTIES OR EXCLUSION THE LIABILITY FOR INCIDENTAL
AND CONSEQUENTIAL DAMAGES. SOME OF THE ABOVE LIMITATIONS IN SECTION 16 AND 17 MAY NOT APPLY IN YOUR CASE.

19. Services Relating to Financial Matters

If you want to create or join any service, receive or request for any news, message, job, alert, press release or other information from the stock quotes, investments, securities or service concerning company, read the sections 16 and 17 again. In addition to this, for this particular information, “Let the investor beware” is the perfect phrase. We are providing service for informational purpose only and no content of information given in the service is meant for investment or trading purpose. Neither Insurance News 360 nor its licensor are responsible or liable for the usefulness, accuracy or availability of information made available or transmitted via service and they will not be responsible for any trading or investment decision made on the basis of such information.

20. No Third Party Beneficiaries

You agree to the terms and conditions, except as otherwise expressly provided in the TERMS OF USE, there will be no third party beneficiaries in this agreement.

21. Notice

Insurance News 360 can, but is not bound to provide you with notices regarding the changes to the Terms of Use by regular mail or postings on the Service.

22. Copyrights and Trademarks

All the content on Insurance News 360 and the service is Copyright © of Market Search Directories, Inc. dba Insurance News 360 and/or its suppliers. All rights reserved. Insurance News 360’ logo, trademarks, service marks, site product and service names, design marks and slogans are trademarks or service marks of Market Search Directories, Inc. and its website the insurancenews360.com. You cannot display or use site marks without prior written permission of Market Search Directories, Inc.

23. Notice & Procedure for Making Claims of Copyright Infringement

Insurance News 360 has respect for the intellectual property of others and may disable/or terminate the account of users who may be repeat infringer in the appropriate circumstances. If you believe you work is copied in a way that it leads to copyright infringement or the intellectual property rights have been violated in the other way, please provide following information to the Market Search Directories, Inc. Copyright Agent:
1. An electronic or physical signature of person who is authorized to act on the behalf of the owner whose exclusive rights have allegedly been infringed.
2. The identification of the copyright work that has been infringed, or if multiple copyrighted works on a single website is covered by a single notification. It also includes a list of similar works at Insurance News 360.
3. The identification of a material being claimed to be infringing or is the subject of an infringing activity, which is to be removed or the access to it is supposed to be disabled. It included the information reasonably sufficient for granting permission to locate the material.
4. Information that is sufficient to give permit to contact the complaining party.
5. A statement on which the complaining party has a good faith that the use of material in the manner it is complained is not authorized by the copyright owner, the law or its agent.
6. A statement proving that the information in the notification is accurate and under the penalty of the perjury, that the complaining party has authority to act on the behalf of the owner of the exclusive right that is infringed.

You can reach the Market Search Directories, Inc.’s Copyright Agent for notice of copyright claims or other intellectual property infringement as follows:

Copyright Agent Office, Market Search Directories, Inc.,
23371 Mulholland Drive, Suite 290, Woodland Hills, CA 91364
(888)398-6985 (Fax)
Email: copyrightagent@insurancenews360.com

24. General Entire Agreement

The Terms of Use constitutes the entire agreement between site and you and governs the use of your service that supercedes any prior agreement between you and site, notwithstanding other additional conditions that may apply to specific use or participation in site services, third-party content, affiliate services and third-party software.

25. Choice of Law and Forum

These Terms of Use between you and Insurance News 360 are intended to be governed by the laws of the State of California, where the home office of Market Search Directories, Inc., dba Insurance News 360 is located. Any cause of action arising from your use/misuse of Insurance News 360 will be subject to the jurisdiction of courts located in the county of Los Angeles, California.

26. Waiver and Severability of Terms

Insurance News 360’ failure to enforce or exercise any right or provision of the Terms of Use will not constitute a waiver of such provisions or rights. If any provision of the Terms of Use is
found invalid in the court of competent jurisdiction, the parties so not agree the court to endeavor to give effects to parties’ intentions reflected in the provision and the other provisions of the Terms of Use remain the full force and effect.

27. Receiving News and Other Information

As a user you will receive news, feature and other information from insurancenews360.com. We may also send you offers and promotion on behalf of our advertisers. You may opt out of this service at any time by notifying us via email. We will never share your private information (like email etc.) without your explicit permission. Information is collected according to our privacy policy.

28. No Right of Survivorship and Non-Transferability

Your account is non-transferable. Any right related to your Username, password or content in your account will terminate upon your death.

The section titles in the Terms of Use are meant only for convenience and don't have a legal or contractual effect.