Vantage Disclaimer And Terms Of Use Agreement

BY ACCESSING AND USING THIS WEBSITE, YOU AGREE TO THE FOLLOWING TERMS AND CONDITIONS OF USE (INCLUDING THE PRIVACY POLICY INCORPORATED HEREIN BY REFERENCE), AS WELL AS ALL APPLICABLE LAWS AND REGULATIONS. IF YOU DO NOT AGREE TO ALL OF THESE TERMS AND CONDITIONS, PLEASE DO NOT ACCESS OR OTHERWISE USE THIS WEBSITE OR ANY INFORMATION OR CONTENT CONTAINED ON THIS WEBSITE. YOUR ACCESS TO AND USE OF THIS WEBSITE CONSTITUTES YOUR ACCEPTANCE OF AND AGREEMENT TO ABIDE BY EACH OF THE TERMS AND CONDITIONS SET FORTH HEREIN. THESE TERMS AND CONDITIONS MAY BE MODIFIED, CHANGED, SUPPLEMENTED OR UPDATED BY VANTAGE GROUP HOLDINGS LTD. OR ANY OF ITS SUBSIDIARIES (COLLECTIVELY, "VANTAGE") AT ANY TIME WITHOUT ADVANCE NOTICE. ANY NEW CONTENT ADDED TO THIS WEBSITE WILL ALSO BE SUBJECT TO THESE TERMS AND CONDITIONS OF USE EFFECTIVE UPON THE DATE OF ANY SUCH ADDITION. BY ACCESSING THIS WEBSITE, YOU ARE BOUND BY ANY SUCH MODIFICATIONS, CHANGES, SUPPLEMENTS AND UPDATES AND SHOULD THEREFORE PERIODICALLY VISIT THIS PAGE TO REVIEW THE THEN CURRENT TERMS AND CONDITIONS TO WHICH YOU ARE BOUND.

Disclaimer

THIS WEBSITE AND ALL INFORMATION CONTAINED ON THIS WEBSITE ARE PROVIDED "AS IS" WITH NO GUARANTEES OR WARRANTIES OF ANY KIND.

VANTAGE DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, (1) ANY WARRANTY FOR CONTENT, INFORMATION, DATA, SERVICES, UNINTERRUPTED OR ERROR-FREE ACCESS, OR PRODUCTS PROVIDED THROUGH OR IN CONNECTION WITH THIS WEBSITE; (2) ANY WARRANTIES CONCERNING THE AVAILABILITY, ACCURACY, COMPLETENESS, TIMELINESS, USEFULNESS, OR CONTENT OF INFORMATION, OR SERVICES OFFERED ON OR THROUGH THIS WEBSITE; (3) ANY WARRANTIES THAT THIS WEBSITE OR THE SERVER THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES,

WORMS, TROJAN HORSES, DEFECTS OR OTHER HARMFUL COMPONENTS; (4)
ANY WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY OR
FITNESS FOR A PARTICULAR PURPOSE, OR THAT THIS WEBSITE WILL BE
COMPATIBLE WITH YOUR COMPUTER EQUIPMENT; AND (5) ANY WARRANTIES OF
NON-INFRINGEMENT.

The information on this website is provided for informational purposes only and is not an offer to sell, or a solicitation to buy, any particular insurance product. No insurance product is offered or will be sold in any state or jurisdiction in which such offer or solicitation would be unlawful under the laws of such state or jurisdiction. Not all insurance coverages or products are available in all states or jurisdictions. This website and its content are directed at persons having professional experience in the matters to which it relates. It is not intended to and does not constitute any communication, invitation or inducement to persons not having professional expertise in matters relating to insurance or other business products or services that are the subject matter of this website.

With respect to Vantage's operating subsidiaries domiciled in the United States, such entities are not licensed in all states, and products are not available other than through a licensed surplus lines broker in certain states. Insurance policies issued by such entities are not protected by any state insurance guaranty associations or insolvency funds.

With respect to Vantage's entities domiciled in Bermuda, such entities are not licensed, or otherwise authorized, to conduct business in the United States and do not engage in or transact any business in the United States through this website or otherwise. Insurance policies issued by non-U.S. companies are not protected or guaranteed by state insurance guaranty associations or insolvency funds.

Limitation of Liability

VANTAGE IS NOT RESPONSIBLE FOR, AND EXPRESSLY DISCLAIMS, ALL LIABILITY FOR, DAMAGES, LOSSES OR EXPENSES OF ANY KIND, WHETHER DIRECT OR

INDIRECT, CONSEQUENTIAL, COMPENSATORY, ACTUAL, PUNITIVE, SPECIAL, INCIDENTAL OR EXEMPLARY, ARISING OUT OF USE, REFERENCE TO, OR RELIANCE ON ANY INFORMATION OBTAINED ON OR THROUGH THIS WEBSITE, REGARDLESS OF WHETHER OR NOT VANTAGE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE, LOSS OR EXPENSE. VANTAGE ALSO ASSUMES NO RESPONSIBILITY, AND SHALL NOT BE LIABLE FOR, ANY DAMAGES TO, OR VIRUSES THAT MAY INFECT, YOUR COMPUTER EQUIPMENT OR OTHER PROPERTY AS A RESULT OF YOUR ACCESS TO, USE OF, OR BROWSING IN THIS WEBSITE OR DOWNLOADING ANY MATERIALS, DATA, TEXT, IMAGES, VIDEO, AUDIO OR OTHER CONTENT FROM THIS WEBSITE.