

## Integra's Terms of Use:

### **Introduction**

These Terms of Use describe the terms and conditions by which the visitor ("you") may access and use this website. By accessing this website or any content from this website, you agree to be bound by these terms of use.

As used in these Terms of Use, terms such as "we" and "our" refer to Integra MLTC, Inc. ("Integra") and its current and future affiliated entities.

### **Ownership**

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Except as expressly authorized by us, you may not use, alter, modify, copy, reproduce, publish, republish, upload, download, post, repost, display, perform, transmit, retransmit, or distribute in any way, any content from this website.

### **Privacy Statement**

You may provide certain personal information to us while using this website. Our use of this personal information will be governed by our Privacy Statement, incorporated herein by reference.

### **Representations**

You represent, warrant and promise NOT to engage in any of the following activities, which are strictly forbidden and constitute a material breach of these Terms of Use:

- Using this website for any purpose in violation of any applicable laws
- Interfering with or disrupting any servers or networks used to run the website, or disobeying any requirements, procedures, policies, or rules of the networks used to run the website
- Using the website to impersonate any person or entity, or falsely stating or otherwise misrepresenting your affiliation with a person or entity
- Gaining unauthorized access to the website, or any account, computer system, or network connected to this website, by means such as hacking, password mining, or other unethical or unlawful means
- Collecting information about others without their consent

- Engaging in any other conduct that is contrary to the purpose or nature of this website or, as determined by Integra, in its sole discretion, exposes any person or entity to any liability or harm.

### **No Solicitation or Endorsement**

Nothing on this website should be construed as a solicitation or offer to purchase coverage from Integra. The description of Integra MLTC, Inc. and services provided on this website are not intended to constitute offers to sell or solicitations in connection with any plan or service.

We do not represent or endorse the accuracy or reliability of any advice, opinion, statement, or any other content distributed or otherwise accessible on or through this Website. You acknowledge that any reliance upon any of the foregoing shall be at your sole risk. We reserve the right, in our sole discretion, to correct any errors or omissions in any portion of this website.

### **Not a Substitute for Professional Health Care or Advice**

Any health information contained on this website is general in nature and is not a substitute for professional health care. It is not meant to replace the advice of health care professionals. If you have specific health care needs, or for complete health information, please see a physician or other health care provider.

### **Linking to Other Websites**

From time to time we will provide links to other websites not owned or controlled by Integra (“third-party resources”). We do this because we think these outside resources might be of interest or use to you. These third party resources, links, and access to them are provided only for your convenience and reference. Integra does not own, influence, or control these third-party resources and thus is not responsible for any content provided therein, the privacy practices of their respective owners, or security of these third-party resources. The use of any such websites is at your risk and is subject to the terms and conditions applicable to such websites. Integra is not responsible for the privacy or security of any information you share with third party resources. When you elect to provide sensitive information to a third party, you agree to hold that third party responsible for any unauthorized use or disclosure of your personal information.

### **Warranty Disclaimer**

The words and information contained on this website are for informational purposes only. Operation of this website and any content on this website is provided “AS IS” without warranty of any kind, either express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, and non-infringement. We make no warranty of any kind concerning the functioning of this website, or the information contained on this website or any other websites linked to it in any way. We assume no liability for any decision made or action taken in reliance upon content, information or services obtained through use of this website. Integra does not represent or warrant that this website will operate, be available, accessible,

uninterrupted, timely, secure, accurate, complete, error-free, or virus free. Neither does Integra make any warranty as to the results that may be obtained from the use of the website.

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In no event will Integra be liable to you or any third party for any losses or damages whatsoever, including any direct, indirect, incidental, special or other consequential damages arising out of any use of this website, or any other linked website, including, without limitation, any lost profits, loss of business information, business interruption, trojan horses, computer viruses, loss of programs or data, or otherwise, even if we are expressly advised of the possibility or likelihood of such damages. Integra's liability and the liability of its affiliates, and its and their officers, directors, employees and agents to you or any third parties in any circumstances arising under use of this website shall be limited to \$100.

### **Indemnification**

You agree to indemnify and hold harmless Integra, its affiliates, and its directors, officers, employees and agents from and against all claims and expenses (including reasonable attorneys' fees) arising out of your use of this website or violating these Terms of Use.

### **Governing Law**

These Terms of Use are governed by and to be construed under New York law, without respect to its conflict of laws principles. You agree that any disputes shall be subject to the exclusive jurisdiction of the New York courts.

### **Changes to This Website**

These Terms of Use are effective as of May 1, 2021. We may find it necessary to update these Terms of Use from time to time without notice to you. We will post changes to the Terms of Use on the website, though it is your responsibility to review these Terms of Use on return visits to the website and to remain informed of any changes. Your continued use and access of the website constitutes agreement to any subsequent updates.

### **Contact Us**

You may contact us at:

E-mail: [complianceofficer@integraplan.org](mailto:complianceofficer@integraplan.org)

Integra MLTC, Inc.

Attn: Compliance and Privacy Officer

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