

TERMS & CONDITIONS OF USE for The American Independent Companies, Inc. Customer Website

By using this website you agree to the following terms and conditions so please read them carefully. These terms and conditions apply only to the American Independent Companies, Inc. website. American Independent Companies, Inc. may revise these terms and conditions from time to time by updating this notice and posting it on this site. You are bound by any such revisions if you continue to use the website after we have posted the changes; and we suggest that you periodically visit this page to review the most recent Terms & Conditions of use.

All references to "American Independent Companies, Inc" Include: American Independent Insurance Holding Company, American Independent Insurance Company, American Independent Services LP, American Independent Services LLC, C & L Insurance Agency, Personal Service Insurance Company, Anson B. Smith & Company, Bankers Independent Insurance Company, Omni Insurance Company, Omni Indemnity Company, Omni Holding Company, Omni General Agency Inc. and Florida Independent Management Company.

DEFINITION OF REGISTRATION

By registering on the American Independent Companies, Inc. website, you are indicating that you would like to view your policy information online and perform certain transactions. American Independent Companies, Inc will consider you registered once you fill out and submit the Create New User ID and Password screen successfully.

SERVICES

The American Independent Companies, Inc customer website provides customers the ability to view their policy information and perform certain transactions over the Internet.

-Service Limitations:

American Independent Companies, Inc. will make commercially reasonable efforts to make your experience with our customer website a productive and pleasant one. However, technical or other difficulties cannot always be anticipated. These difficulties may result in loss of data, personalized settings or other service interruptions.

-Website Application Changes and Discontinuation:

American Independent Companies, Inc. reserves the right to change or discontinue, temporarily or permanently, this website application at any time without notice. You agree that American Independent Companies, Inc. will not be liable to you, members of your household, or any third party for any damages associated with any modification or discontinuance of the application.

USER RESPONSIBILITIES & GUIDELINES

For your benefit and security and to comply with applicable laws, the American Independent Companies, Inc. website has a few guidelines. Any conduct that violates these guidelines is grounds for termination of your enrollment in this service.

Provide Accurate Information:

- **You must agree to provide true, accurate, current and complete information about you as requested on any forms and other pages requesting information you need to provide to complete your transactions.**
- **You must agree not to misrepresent your identity.**
- **You must agree to keep your registration and E-mail address up to date and accurate.**

PASSWORD REGISTRATION

You will be asked to select a User Name and Password when registering. (1) You are responsible for maintaining the confidentiality of your User Name and Password. You are fully responsible for all activities that occur using your User Name and Password, or account. Any unauthorized use of your Password, account or any breach of security must be immediately reported to American Independent Companies, Inc. Reasonable steps have been taken to protect the privacy of individual users of the American Independent Companies, Inc. customer website. American Independent Companies, Inc. will not be liable for any loss

that you may incur as a result of someone else using your Password or account, either with or without our knowledge. You may not use anyone else's Password at any time.

UNAUTHORIZED ACCESS AND USE:

The American Independent Companies, Inc. customer website is provided for the use of its customers to conduct business with American Independent Companies, Inc only. The actual or attempted unauthorized access, use, or modification of this system is strictly prohibited.

SECURITY OF PERSONAL INFORMATION

American Independent Companies, Inc. and the other firms who work with American Independent Companies, Inc. to host and operate the American Independent Companies, Inc. website take commercially reasonable steps to secure your personal information. This Includes using password protection to verify your identity and requiring 128 bit encryption to secure data transmitted on the Internet. All stored data is kept behind firewalls and is compliant with the Payment Card Industry rules and regulations. Please refer to the American Independent Companies, Inc [Privacy Notice](#) for more details and information regarding our Internet Privacy practices.

ACCURACY OF INFORMATION

Should information displayed on the American Independent Companies, Inc. website differ from the information in the policy sent to you, the policy sent to you will be considered the correct information.

RESTRICTIONS ON USE OF MATERIALS

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