

Legal Disclaimer and Terms of Use

Last updated on June 18 2015

Please read these terms of use carefully before using this website.

This legal disclaimer and terms of use ("terms of use") describe the terms and conditions applicable to your access and use of the IAT INSURANCE GROUP website (the "website"). The terms "we", "us", or "our" in the terms of use, refer to IAT INSURANCE GROUP and any affiliate or subsidiary. The terms of use apply only to the use of the website and do not change or alter any agreement or contract between you and IAT INSURANCE GROUP. By using the website, you are accepting and agreeing to the terms of use described herein. If you do not agree to all of the terms of use, do not use the website.

The website is controlled, operated and intended for use only in the United States of America. IAT INSURANCE GROUP does not represent that materials on the website are appropriate or made available for use outside of the United States of America.

Scope of Use

IAT INSURANCE GROUP invites you to view, use and download materials from the website for your informational, non-commercial use, provided that you leave all copyright notices or other proprietary notices intact. You may not store, modify, reproduce, transmit, distribute, repost, publicly display or otherwise use any content on the website, or the design or layout of the website or individual sections of it, in any form or media without IAT INSURANCE GROUP'S prior written consent. The commercial use, reproduction, reposting, public display, transmission or distribution of any information, software, logo or other material available through the website without IAT INSURANCE GROUP's prior written consent is strictly prohibited.

Privacy Policy

IAT INSURANCE GROUP's Online Privacy Notice describes the use and protection of your personal information ("personal information") while you visit our website, and describes how we use the personal information that we collect from you and other sources in the course of providing you with online products and services. We urge you to read our online Privacy Notice.

Trademarks

Nothing contained on the website should be construed as granting, by implication, estoppel, or otherwise, any license, or right to use any trademark displayed on the website without the prior written consent of IAT INSURANCE GROUP. Unauthorized use of any IAT INSURANCE GROUP trademark, service mark or logo is strictly prohibited and may be a violation of federal and state trademark laws.

Copyright

The website is protected by U.S. copyright laws. You may not use, reproduce, modify, transmit, distribute, or publicly display any material from the website, without IAT INSURANCE GROUP'S prior written consent, except as expressly provided under the "Scope of Use" section above.

Modifications to the website

IAT INSURANCE GROUP may, at any time, for any reason and without notice, discontinue, change or restrict access to the website and the rules and regulations governing its access and use, and make changes in the products and/or services described in the website. Any modification will be included in the terms of use. We, therefore, recommend that you review the Legal Disclaimer and Terms of Use, each time you access or visit the website. By continuing to use the website after such changes are posted, you will be deemed to have accepted such changes.

Eligibility for Insurance Products and Services

Not all of the products or services described on the website are available in all states. You may not be eligible for all of the insurance products or services described on the website. IAT INSURANCE GROUP at its sole discretion reserves the right to determine eligibility for such products or services.

No Professional Advice

The information available on the website is intended for general information purposes and as a resource regarding the matters covered. It is not offered as legal, accounting or other professional advice, and is not tailored to your specific

circumstance. You should evaluate all information, opinions and advice available on the website in consultation with your insurance specialist.

No Warranties

Any content, opinions or advice on the website, and any products or services available through the website (collectively referred to as "materials") are provided to you on an "as is" and "as available" basis without warranty of any kind whether express or implied, including but not limited to any implied warranties of merchantability, fitness for a particular purpose, systems integration, accuracy, and non-infringement. IAT INSURANCE GROUP, and its affiliates do not endorse and make no warranty as to the accuracy, completeness, currency, or reliability of the materials. IAT INSURANCE GROUP makes no representations or warranties that use of the materials will be uninterrupted or error-free. You are responsible for taking all necessary precautions to ensure that any materials you obtain from the website are free of viruses or any other harmful components. This warranty disclaimer may be different in connection with specific products and services offered by IAT INSURANCE GROUP. The information and descriptions contained herein are not necessarily intended to be complete descriptions of all terms, exclusions and conditions applicable to the products and services, but are provided solely for general informational purposes. Please refer to the actual policy or the relevant product or services agreement for the governing terms. Some states do not allow disclaimer of implied warranties, so the foregoing disclaimer may not apply to you if you are a resident of any such state. You may also have other legal rights that vary from state to state.

Limitation of Liability

Your use of the materials is at your own risk. IAT INSURANCE GROUP specifically disclaims any liability, whether based in contract, tort, negligence, strict liability or otherwise, for any direct, indirect, incidental, consequential, or special damages arising out of or in any way connected with access to, use of or reliance on the materials (even if IAT INSURANCE GROUP or an IAT INSURANCE GROUP representative has been advised of the possibility of such damages) or that arise in connection with mistakes or omissions in, or delays in transmission of, information to or from the user, interruptions in telecommunications connections to the website or viruses that may infect your computer equipment or other property, whether caused in whole or in part by negligence, acts of God, telecommunications failure, theft or destruction of, or unauthorized access to the website or the materials. This limitation of liability may be different in connection with specific products and services offered by IAT INSURANCE GROUP. Some states do not allow this limitation of liability, so the foregoing limitation may not apply to you.

Visitor Submissions

By providing information or materials through the website (other than personal information subject to IAT INSURANCE GROUP Privacy Policy), you grant IAT INSURANCE GROUP an unrestricted, irrevocable, worldwide, royalty-free license to use, reproduce, display, publicly perform, and transmit such information and materials for any purpose, including without limitation, disclosing any such information and materials as necessary to satisfy any law, regulation, or governmental request. You agree not to submit or transmit any e-mails or materials through the website that (i) are defamatory, threatening, obscene or harassing, (ii) contain a virus, worm, Trojan horse or any other harmful component, (iii) incorporate copyrighted or other proprietary material of any third party without that party's permission or (iv) otherwise violate any applicable laws. IAT INSURANCE GROUP shall not be subject to any obligations of confidentiality regarding any information or materials that you submit except as specified in IAT INSURANCE GROUP's Privacy Policy, as set forth in any additional terms and conditions relating to specific products or services, or as otherwise specifically agreed or required by applicable law.

Third-Party Services

Certain commercial services may be offered by third parties through the website. IAT INSURANCE GROUP is not and will not be responsible for: (i) the terms and conditions of any transaction between you and any such third party, (ii) any insufficiency of or problems with any such third party's background, insurance, credit or licensing, (iii) the quality of services performed by any such third party or (iv) any other legal liability arising out of or related to the performance of such services. Because we are not involved in the actual transaction between you and any such third party, in the event you have a dispute with any such third party, you release IAT INSURANCE GROUP and its affiliates, agents, and employees from any and all claims arising out of or in any way connected with such disputes. If you are a California resident, you waive the California Civil Code 1542, which says: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor."

Links

As a convenience to you IAT INSURANCE GROUP offers links to other websites operated by other entities or nonaffiliated companies. IAT INSURANCE GROUP makes no representation regarding the content or accuracy of any website that you may access through our website. IAT INSURANCE GROUP does not monitor and is not responsible for the content found on other websites that are linked from our website. Inclusion of these links on IAT INSURANCE GROUP's website does not imply endorsement, recommendation or sponsorship for any linked website or the services,

products or advice described on the website. The views, opinions, statements, offers or other information or content expressed therein are those of the respective author(s) or distributor(s) and not IAT INSURANCE GROUP.

Unless otherwise set forth in a written agreement between you and IAT INSURANCE GROUP, you must adhere to IAT INSURANCE GROUP's linking policy as follows: (i) any link to our website must be a text only link clearly marked www.IATINSURANCEGROUP.com (ii) the appearance, position and other aspects of the link may not be such as to damage or dilute the goodwill associated with IAT INSURANCE GROUP names and trademarks, (iii) the link must "point" to the URL www.IATINSURANCEGROUP.com and not to other pages within the website, (iv) the appearance, position and other attributes of the link may not create the false appearance that your organization or entity is sponsored by, affiliated with, or associated with IAT INSURANCE GROUP, (v) when selected by a user, the link must display the website on full-screen and not within a "frame" on the linking website, and (vi) IAT INSURANCE GROUP reserves the right to revoke its consent to the link at any time and in its sole discretion.

Employment Opportunities

IAT INSURANCE GROUP is committed to the principles of equal employment opportunity. Applications are considered for all positions without regard to race, sex, sexual orientation, color, religion, national origin, age, disability (so long as such disability can be reasonably accommodated) or any other status protected by applicable law. IAT INSURANCE GROUP encourages all qualified applicants to apply.

E-mail

E-mail submissions over the Internet may not be secure and are subject to the risk of interception by third parties. Please consider this fact before e-mailing any personal or confidential information.

User Name and Password

You are responsible for maintaining the confidentiality of your user name and password. You may not share your user name and password with or transfer it to any third party. You are responsible for all uses of your user name and password, and any and all related changes, whether or not authorized by you. You agree to immediately notify IAT INSURANCE GROUP of any unauthorized use of your user name and password and any other breach of security relating to your user name and password. IAT INSURANCE GROUP will not be liable for any loss that you may incur as a result of someone else using your user name and password, either with or without your knowledge. However, you could be held liable for losses incurred by IAT INSURANCE GROUP or another party due to someone else using your user name and password.

Violations and Additional Policies

IAT INSURANCE GROUP reserves the right to seek all remedies available at law and in equity for violations of the rules and regulations set forth in the website, including the right to block access from a particular internet address to the website. Our policies regarding privacy are incorporated into the terms of use by reference.

Use by Minors

We recognize that IATINSURANCEGROUP.COM can be accessed by a general audience and we take necessary precautions to make the content suitable for general audience use. We do not intend to market any products or services to individuals under the age of thirteen (13) and we do not knowingly collect personal information from individuals under the age of thirteen (13) through the website.

Governing Law, Location and Miscellaneous

The terms of use shall be governed in all respects by the laws of the State of North Carolina USA, without reference to its choice of law rules. The website is operated by IAT INSURANCE GROUP, from its offices in Raleigh, North Carolina. IAT INSURANCE GROUP makes no representation that the content of the website is appropriate or available for use in other locations, and access to the website from territories where the content of the website may be illegal is prohibited. Those who choose to access the website from other locations do so on their own initiative and are responsible for compliance with applicable local laws. The terms of use and all documents incorporated herein by reference constitute the entire agreement between IAT INSURANCE GROUP and you with respect to the website.

Arbitration

Any controversy or claim arising out of or relating to the terms of use or the website shall be settled by binding arbitration in accordance with the commercial arbitration rules of the American Arbitration Association. Any such controversy or claim shall be arbitrated on an individual basis, and shall not be consolidated in any arbitration with any claim or controversy of any other party. The arbitration shall be conducted in Raleigh, North Carolina, and judgment on the arbitration award may be entered in any court having jurisdiction thereof.

Disclosures

The insurance products and services are offered by IAT INSURANCE GROUP, whose corporate headquarters are located at 702 Oberlin Road, Raleigh, North Carolina, 27605.