



Terms of Use Agreement

Acceptance of Agreement

This Agreement is a legal agreement between you or the company or entity on whose behalf you are entering into this agreement (“You” or “Your”) and RWAM Insurance Administrators Inc. (“RWAM”) with regard to Your access to and use of RWAM’s website (the “Site”). The term “Site” extends to and includes any social media platform utilized by RWAM. This Agreement contains the terms and conditions under which You may access and use the Site. Please read this agreement carefully before using the Site because, by accessing a Site, You acknowledge that You have read this notice and are committing to be bound by and respect the terms and conditions herein. You should review this Agreement periodically as RWAM reserves the right to modify the term and conditions of this agreement (as well as Site contents and postings) at any time and without notice to You. If You do not agree with these terms and conditions, do not access or use the Site.

Limitation of Liability

The information and materials on the Site is for Your general information only. It is not intended to provide You with any personalized financial, insurance, legal, accounting, tax, medical or other professional advice or opinion. Anyone seeking such advice should contact the appropriate professional. All RWAM products and services are governed by the terms and conditions of the actual policy or agreement. No offer for products or services is made or intended to be made on the Site.

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Privacy & Security

In the interest of confidentiality, please do not share personal details using the Site. Any person wishing to communicate information of a private or confidential nature to RWAM is encouraged to do so by other means. You accept that RWAM cannot and does not guarantee the security of any communication to or from the Site. RWAM has the right, but not the obligation, to monitor any transmission made with regard to the Site.

Analytics

The Site uses analytic services provided by third parties (“Analytic Service Providers”) which use “cookies”. Cookies are text files placed on your computer to help analyse how users use the Site. Information generated by cookies about your use of the Site (including your IP address) may be transmitted to and stored by the Analytic Service Providers on servers in the United States. This information is used to evaluate your use of the Site, compiling reports on Site activity for website operators and providing other services relating to website activity and internet usage. The Analytic Service Providers may also transfer this information to other parties where required to do so by law, or where such other parties process the information on behalf of the Analytic Service Providers, including the operator of this Site. You may refuse the use of cookies by selecting the appropriate settings on your browser; however if you do so, full functionality of the Site may not be available. By using the Site, you consent to the processing of data about You by the Analytic Service Providers in the manner and for the purposes set out above.

Governing law

The laws of the Province of Ontario and the federal laws of Canada applicable thereto shall govern as to the use and content of this Site, including the terms and conditions of its use. You consent and submit to the exclusive jurisdiction of the courts of the Province of Ontario with respect to all matters related to Your access and use of the Site and any Content.