

Terms of Use

This site (the “**Website**”) is made available to you, subject to the following terms and conditions (“**Terms of Use**”), by Willis Towers Watson plc. and its majority-owned subsidiaries, including Willis Limited and/or Willis Towers Watson SA/NV (separately and jointly, as applicable, referred as “**WTW**” or “**We/Us/Our**”). All content, information and software provided on and through the website (“**Content**”) may be used solely under these Terms of Use.

YOUR USE OF THIS WEBSITE CONSTITUTES YOUR ACCEPTANCE OF THESE TERMS OF USE. IF YOU DO NOT AGREE TO THESE TERMS OF USE, YOU SHOULD IMMEDIATELY DISCONTINUE YOUR USE OF THIS WEBSITE. WE RECOMMEND THAT YOU PRINT A COPY OF THESE TERMS FOR FUTURE REFERENCE.

1. **Website License.** As a user of this Website, you are granted a non-exclusive, non-transferable, revocable, limited license to access and use the Website and Content in accordance with these Terms of Use. WTW may terminate this license at any time for any reason.
2. **Limitations on Use.** The Content on this Website is for personal use only and not for commercial exploitation. You may use this site for your own personal use or your organisation’s internal use only. You are responsible for ensuring that all persons who access our Website through your internet connection are aware of these Terms of Use and other applicable terms and that they comply with them. You may not decompile, reverse-engineer, disassemble, rent, lease, loan, sell, sublicense or create derivative works from the Website or the Content. Nor may you use any network monitoring or discovery software to determine the Website architecture, or extract information about usage or users. You may not use any robot, spider, or other automatic or manual device or process to monitor or copy the Website or the Content. You may not print, download, copy, modify, reproduce, republish, distribute, display, or transmit for commercial, non-profit or public purposes all or any portion of the Website. You may not use or otherwise export or re-export the Website or any portion thereof, the Content or any software available on or through the Website in violation of any applicable export control laws and regulations including, if applicable to you, those of the United Kingdom, the European Economic Area and the United States of America. Any unauthorised use of the Website or the Content, including the introduction of viruses, trojans, worms or other material that is malicious or technologically harmful is prohibited.
3. **Not Professional Advice.** The Website and the Content do not constitute accounting, broking, consulting, investment, insurance, legal, tax or any other type of professional advice. The accuracy, completeness, adequacy or currency of the Website or the Content is not warranted or guaranteed. Your use of the Content, the Website or materials linked from the Website is at your own risk.
4. **Purchase of Goods and Services Using the Website.** If you purchase goods or services using this Website the Terms of Business separately available in this Website, will apply to that sale. By purchasing any goods or services using this Website you shall be deemed to have accepted those Terms of Business. Some products and services described in this Website may not be available in all jurisdictions. The services and products described, and information provided through this Website are not directed to and are not intended for distribution to, or use by, any person or entity in any jurisdiction:
 - Where such distribution or use would be contrary to law, rule or regulation (“**Laws**”), or that would subject WTW to any registration requirement within such jurisdiction;
or

- Where WTW is not authorised to provide such information, products or services.

Persons who access this Website are deemed to do so on their own initiative and are responsible for compliance with all applicable Laws. Materials from this Website may be subject to controls imposed by the United Kingdom, the European Economic Area, the United States of America or other jurisdictions, and may not be exported to any jurisdiction or to anyone prohibited by Law. WTW expressly prohibits the downloading or exporting of material from this Website in violation of the Laws of any applicable jurisdiction. By downloading material from this Website, you warrant that you are doing so in full compliance with the Laws of your resident jurisdiction and all those other jurisdictions that might be applicable to you and the Website, including all the applicable Laws in the United Kingdom, the European Economic Area and the United States of America.

5. **Intellectual Property Rights.** All rights, including intellectual property rights, in the Website, the domain of the Website and all Content, unless otherwise indicated, is protected by law including, but not limited to, copyright, trade secret, patent and trademark laws in the United Kingdom, the European Economic Area, the United States of America, as well as other state, national, and international laws and regulations. Except as expressly provided in these Terms of Use or the Website, WTW does not grant any express or implied rights to you under any patent, copyright, trademark or trade secret information. Accordingly, any unauthorised use of the Website or the Content may violate copyright Laws, trademark Laws, patent Laws, trade secret Laws, or Laws relating to privacy and publicity.

By submitting Content to a forum or any other portion of the Website, you automatically grant WTW a royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, adopt, publish, edit (for length or clarity), translate, create derivative works from, distribute, redistribute, transmit, perform and display such Content (in whole or in part) worldwide and/or to incorporate it in other works in any form, media or technology now known or later developed for the full term of any rights that may exist in such Content. WTW reserves the right to remove any Content submitted to the Website at any time for any reason.

6. **Registration.** Certain sections of the Website might require you to register. If registration is requested, you agree to supply WTW with accurate and complete registration information. It is your responsibility to inform WTW of any changes to that information. If you are provided with any information as part of our security procedures, you are responsible for maintaining the confidentiality of your account number and/or password. You must not disclose it to any third-party. You are responsible for all uses of your account, whether or not actually or expressly authorised by you. WTW reserves the right to refuse or disable registrations or subscriptions at any time.
7. **Errors and Corrections.** WTW does not represent or warrant that the Website will be error-free, free of viruses or other harmful components, or that defects will be corrected. WTW does not warrant or represent that the Content and any information available on or through the Website will be correct, accurate, timely or otherwise reliable. WTW may make changes to the Content or the Website at any time.
8. **Third-Party content.** Third-party content may appear on or be accessible from the Website. WTW is not responsible for and assumes no liability for any third-party content. The Website may provide access or links to other sites operated by third parties on the Internet. In each

case, you are responsible for locating, reading and adhering to the terms of use of each third-party site you visit.

9. **Disclaimer.** The Website and the Content is provided on an "as-is" basis. WTW expressly disclaims, subject to the provisions in clause 10 of these Terms of Use, all warranties, including the warranties of merchantability, fitness for a particular purpose and non-infringement. WTW disclaims all responsibility for any loss, injury, claim, liability or damage of any kind resulting from, arising out of or any way related to: (a) any errors in or omissions from this Website and the Content, including but not limited to technical inaccuracies and typographical errors; (b) any third-party websites or content therein directly or indirectly accessed through links in this Website, including but not limited to any errors in or omissions therefrom; (c) the unavailability of the Website or any portion thereof; (d) your use of this Website; or (e) your use of any equipment or software in connection with the Website.
10. **Limitation of Liability.** We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors and for fraud or fraudulent misrepresentation. Different limitations and exclusions of liability will apply to liability arising as a result of the supply of any products to you, which will be set out in our Terms of Business, separately available in this Website. Subject to the foregoing, WTW shall not be liable to you or to any other party for any loss, injury, claim, liability or damage of any kind resulting from your use of the Website or the Content. WTW shall not be liable to you or to any other party for any special, direct, indirect, incidental or consequential damages of any kind whatsoever (including, without limitation, lawyers' fees) in any way due to, resulting from or arising in connection with the use of or inability to use the Website or the Content. If the exclusion of liability contained in this paragraph should be unlawful then our liability in connection with these Terms of Use and/or the use of the Website or the Content shall be limited to USD 1,000,000.
11. **Unlawful Activity.** WTW reserves the right to investigate complaints or reported violations of the Terms of Use and to take any action we deem appropriate.
12. **Remedies for Violations.** WTW reserves the right to seek all remedies available at law and in equity for violations of these Terms of Use, including but not limited to the right to block access from a particular Internet address to WTW's Websites and their features.
13. **Governing Law and Jurisdiction.** These Terms of Use have been made in and shall be construed and enforced in accordance with the laws of England and Wales without regard to the conflict of law provisions thereof. Any action to enforce this agreement shall be brought in the courts of England and Wales to the exclusion of the courts of any other jurisdiction.
14. **Privacy.** Your use of the Website is subject to WTW's Privacy and Cookie Policy, which are separately available in this Website. If you access a third-party website from this Website or you have accessed this Website from a third-party website, with regard to your visit to any third-party website, you are advised to read their privacy terms.
15. **Severability of Provisions.** These Terms of Use incorporate by reference any notices contained on the Website and the Privacy Policy. These terms constitute the entire agreement between you and WTW with respect to access to, and use of, the Website. If any provision of these Terms of Use is unlawful, void or unenforceable, or conflicts with any other provision of the

Terms of Use, then the unlawful, void, unenforceable or conflicting provision shall be deemed severable from the remaining provisions and shall not affect their validity and enforceability.

16. Modifications to Terms of Use. WTW reserves the right to change these Terms of Use at any time, as well as any of the other additional terms referred to in these Terms of Use, such as the Privacy Notice, the Cookies Notice and the Terms of Business which also apply to your use of our site. Updated versions of the Terms of Use will appear on this Website and are effective immediately. You are responsible for regularly reviewing the Terms of Use. Continued use of the Website after any such changes constitutes your acceptance of such changes. We may transfer our rights and obligations under these Terms of Use to another organisation.

17. Territory of Access and Regulatory Considerations. Where this Website is accessed in the United Kingdom, it is made available to you by Willis Limited only, an insurance intermediary authorised and regulated in the United Kingdom by the Financial Conduct Authority. Where this Website is accessed in the European Economic Area, it is made available to you by Willis Towers Watson SA/NV only, and insurance intermediary authorised and regulated in Belgium by the Financial Services and Markets Authority. Further details about Willis Limited and Willis Towers Watson SA/NV can be found in the Terms of Business which are separately available in this Website. If this Website is accessed from any other territory, it is made available to you only by those Willis Towers Watson plc subsidiaries that are regulatorily allowed to do so. Where no Willis Towers Watson plc subsidiaries are allowed to make this Website available to you, then you are not allowed to access this Website, and you should immediately discontinue the use of the same.

18. Who are we and how we are regulated

Willis Limited and Willis Towers Watson SA/NV are both subsidiaries of Willis Towers Watson PLC <https://www.wtwco.com/en-gb/about-us/overview>.

- Willis Limited is a company registered in England and Wales with registration number 181116 and registered address at 51 Lime Street, London, EC3M 7DQ, United Kingdom. Willis Limited is an insurance intermediary authorised and regulated in the United Kingdom by the Financial Conduct Authority (“**FCA**”) with registration number 310186.

Willis Limited’s permitted business is arranging general insurance contracts. Its authorisation can be verified by visiting the Financial Services Register which can be found on the website <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (or +44 20 7066 1000 when calling from abroad).

- Willis Towers Watson SA/NV is a company registered in Belgium with registration number 0415.981.926 and a registered address at Quai de Venes, 4020, Liege, Belgium. Willis Towers Watson SA/NV is an insurance intermediary authorised and regulated in Belgium by the Financial Services and Markets Authority (“**FSMA**”) with registration number 024283A and authorised and regulated in the United Kingdom, as a branch, by the FCA with registration number 973162.

Willis Towers Watson SA/NV permitted business is arranging general insurance contracts. Its authorisation in Belgium can be verified by visiting the FSMA website <https://www.fsma.be>. Its authorisation in the United Kingdom can be verified by visiting the Financial Services Register which can be found on the website

<http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (or +44 20 7066 1000 when calling from abroad).

No part of this Website may be reproduced or transmitted in any form or by any means, electronic or mechanical, which includes but is not limited to facsimile transmission, photocopying, recording, rekeying or using any information storage or retrieval system, without express written permission from the copyright owner. Requests for permission or further information should be directed to the Webmaster at webmaster@wtwco.com.