



TERMS & CONDITIONS

Terms of Use Agreement

Read This Terms of Use Agreement Before Accessing Website.

Effective Date: This Terms of Use Agreement was last updated on October 2014.

This Terms of Use Agreement sets forth the standards of use of the StayWell Insurance Online Service. By using the staywellguam.com website you (the "Member") agree to these terms and conditions. If you do not agree to the terms and conditions of this agreement, you should immediately cease all usage of this website. We reserve the right, at any time, to modify, alter, or update the terms and conditions of this agreement without prior notice. Modifications shall become effective immediately upon being posted at StayWell Insurance/www.staywellguam.com website. Your continued use of the Service after amendments are posted constitutes an acknowledgement and acceptance of the Agreement and its modifications. Except as provided in this paragraph, this Agreement may not be amended.

1. **Description of Service.** Member must provide (1) all equipment necessary for their own Internet connection, including computer and modem and (2) provide for Member's access to the Internet, and (3) pay any fees relate with such connection.
2. **Disclaimer of Warranties.** The site is provided by StayWell Insurance on an "as is" and on an "as available" basis. To the fullest extent permitted by applicable law, StayWell Insurance makes no representations or warranties of any kind, express or implied, regarding the use or the results of this web site in terms of its correctness, accuracy, reliability, or otherwise. StayWell Insurance shall have no liability for any interruptions in the use of this Website. StayWell Insurance disclaims all warranties with regard to the information provided, including the implied warranties of merchantability and fitness for a particular purpose, and non-infringement. Some jurisdictions do not allow the exclusion of implied warranties, therefore the above-referenced exclusion is inapplicable.
3. **Limitation of Liability.** StayWell Insurance SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND IN PARTICULAR STAYWELL INSURANCE SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THIS WEB SITE OR THE INFORMATION CONTAINED IN IT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW OR OTHERWISE, EVEN IF STAYWELL INSURANCE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, THEREFORE SOME OF THE ABOVE LIMITATIONS IS INAPPLICABLE.

4. **Indemnification.** Member agrees to indemnify and hold StayWell Insurance, its parents, subsidiaries, affiliates, officers and employees, harmless from any claim or demand, including reasonable attorneys' fees and costs, made by any third party due to or arising out of Member's use of the Service, the violation of this Agreement, or infringement by Member, or other user of the Service using Member's computer, of any intellectual property or any other right of any person or entity.
5. **Modifications and Interruption to Service.** StayWell Insurance reserves the right to modify or discontinue the Service with or without notice to the Member. StayWell Insurance shall not be liable to Member or any third party should StayWell Insurance exercise its right to modify or discontinue the Service. Member acknowledges and accepts that StayWell Insurance does not guarantee continuous, uninterrupted or secure access to our website and operation of our website may be interfered with or adversely affected by numerous factors or circumstances outside of our control.
6. **Third-Party Sites.** Our website may include links to other sites on the Internet that are owned and operated by online merchants and other third parties. You acknowledge that we are not responsible for the availability of, or the content located on or through, any third-party site. You should contact the site administrator or webmaster for those third-party sites if you have any concerns regarding such links or the content located on such sites. Your use of those third-party sites is subject to the terms of use and privacy policies of each site, and we are not responsible therein. We encourage all Members to review said privacy policies of third-parties' sites.
7. **Disclaimer Regarding Accuracy of Vendor Information.** Product specifications and other information have either been provided by the Vendors or collected from publicly available sources. While StayWell Insurance makes every effort to ensure that the information on this website is accurate, we can make no representations or warranties as to the accuracy or reliability of any information provided on this website. StayWell Insurance makes no warranties or representations whatsoever with regard to any product provided or offered by any Vendor, and you acknowledge that any reliance on representations and warranties provided by any Vendor shall be at your own risk.
8. **Governing Jurisdiction of the Courts US Territory, Guam.** Our website is operated and provided in the US Territory, Guam. As such, we are subject to the laws of the US Territory, Guam, and such laws will govern this Terms of Use, without giving effect to any choice of law rules. We make no representation that our website or other services are appropriate, legal or available for use in other locations. Accordingly, if you choose to access our site you agree to do so subject to the internal laws of the US Territory, Guam.
9. **Compliance with Laws.** Member assumes all knowledge of applicable law and is responsible for compliance with any such laws. Member may not use the Service in any way that violates applicable state, federal, or international laws, regulations or other government requirements. Member further agrees not to transmit any material that encourages conduct that could constitute a criminal offense, give rise to civil liability or otherwise violate any applicable local, state, national, or international law or regulation.
10. **Copyright and Trademark Information.** All content included or available on this site, including site design, text, graphics, interfaces, and the selection and arrangements thereof

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11. **Notification of Claimed Copyright Infringement.** Pursuant to Section 512(c) of the Copyright Revision Act, as enacted through the Digital Millennium Copyright Act, StayWell Insurance.com designates the following individual as its agent for receipt of notifications of claimed copyright infringement.

By Mail:

520 Route 8

Maite, GU 96910

By Telephone: 671.477.5091

By Fax: 671.477.5096

12. **Botnets.** StayWell Insurance retains the right, at our sole discretion, to terminate any accounts involved with botnets and related activities. If any hostnames are used as command and control points for botnets, StayWell Insurance reserves the right to direct the involved hostnames to a honeypot, loopback address, logging facility, or any other destination at our discretion.
13. **Other Terms.** If any provision of this Terms of Use Agreement shall be unlawful, void or unenforceable for any reason, the other provisions (and any partially-enforceable provision) shall not be affected thereby and shall remain valid and enforceable to the maximum possible extent. You agree that this Terms of Use Agreement and any other agreements referenced herein may be assigned by StayWell Insurance, in our sole discretion, to a third party in the event of a merger or acquisition. This Terms of Use Agreement shall apply in addition to, and shall not be superseded by, any other written agreement between us in relation to your participation as a Member. Member agrees that by accepting this Terms of Use Agreement, Member is consenting to the use and disclosure of their personally identifiable information and other practices described in our Privacy Policy Statement [if applicable]