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While using our website and materials, you agree to comply with all applicable laws, rules and regulations. In addition, we expect users of our website to respect the rights and dignity of others. You agree not to:

- Restrict or inhibit any other visitor from using our website, including, without limitation, by means of "hacking" or defacing any portion of our website;
- Transmit or otherwise make available in connection with our website:
 - any content or information that is fraudulent, threatening, intimidating, abusive, libelous, defamatory, obscene, indecent, pornographic or otherwise objectionable or would give rise to criminal or civil liability;
 - any material, non-public information about companies without the prior, express written authorization from such companies to do so;
 - any content or information that encourages conduct that constitutes a criminal offense or that encourages or provides instructional information about illegal or potentially illegal activities;

- any content or information that is or may be protected by copyright, trademark, trade secret, right
 of publicity or other proprietary right without the express consent of the owner of such right; or
- any advertisements, solicitations, chain letters, pyramid schemes, investment opportunities or other unsolicited commercial communication (except with our prior written consent);
- Engage in spamming or flooding;
- Transmit any software or other materials that contain any viruses, worms, trojan horses, web bugs, cancelbot, "spyware," defects, date bombs, time bombs or any other computer code, file or program that may or is intended to damage or hijack the operation of any hardware, software or telecommunications equipment or any other actually or potentially harmful, disruptive or invasive code or component;
- Interfere with or disrupt the operation of our website or the servers or networks that host our website
 or make our website available or disobey any requirements, procedures, policies or regulations of
 such servers or networks;
- Impersonate any person or entity, including but not limited to any of our agents or representatives, falsely state or otherwise misrepresent your affiliation with any person or entity or express or imply that we endorse any statement you make, without our prior written consent;
- "Frame" or "mirror" any part of our website without our prior written consent;
- Use any robot, spider, site search/retrieval application or other manual or automatic device or process to retrieve, index, "data mine" or in any way determine, archive, reproduce or circumvent the navigational structure or presentation of our website or its contents;
- Create a database by systematically downloading and storing all or any of the materials from our website; or
- Interfere with or violate any other website visitor's or user's right to privacy or other rights or harvest or collect information about website visitors or users without their express consent.

3. Our Information.

Although we strive to provide materials that are both useful and accurate, laws, regulations, data and other information change frequently and are subject to varying interpretations. In addition, the facts and circumstances of every situation differ. Accordingly, although we endeavor to use reasonable care in assembling the materials, the materials may not be up-to-date, accurate or complete. We note that even the most recent version available from us may not be up-to-date, accurate or complete. Portions of the materials may have been contributed to our website by various industry specialists and service providers. The inclusion of such information does not indicate any approval or endorsement of such specialists or providers, and we expressly disclaim any liability with respect to the foregoing.

4. Your Information.

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10. Indemnification.

You agree to indemnify, defend (if we so request) and hold us, our affiliates, licensors and suppliers and our and their directors, officers, employees, consultants, agents and other representatives (collectively, "indemnified parties"), harmless from and against any and all claims, damages, losses, costs (including reasonable attorneys' fees and other legal costs) and other expenses (collectively, "losses") that arise directly or indirectly out of or from (a) your breach of these Terms of Use, including any violation of the Code of Conduct, above; (b) any allegation that any information or materials you submit to us or transmit to our website infringe or otherwise violate the copyright, trademark, trade secret or other intellectual property, privacy or other rights of any third party; and (c) your activities in connection with our website. You also agree to reimburse each indemnified party on demand for any losses incurred by such indemnified party to which this indemnity relates.

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12. Miscellaneous.

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Last Update: July 2018