



Terms and Conditions of Use

Acceptance

This document sets forth the terms and conditions under which Inservco Insurance Services, Inc. provides the information on this Web site, as well as the terms and conditions governing your use of this site. Information on the Web site can be changed, updated, or deleted without notice. By accessing, reading, and making use of this site, you agree to be bound by the terms and conditions we have outlined below and on the respective Web pages. If you do not accept these terms and conditions, do not continue to use or access this site. Please check these terms and conditions periodically for changes. Your continued use of this Web site following the posting of changes will indicate your acceptance of these changes.

Accuracy of Information Provided through this Web site & Disclaimer of Warranty

Inservco does not warrant or guarantee the accuracy or completeness of the information made available through this Web site. The content of the Web site is for informational purposes only and is provided without warranties of any kind, either express or implied or otherwise, including without limitation all warranties of merchantability and fitness for a particular use.

Inservco will not be responsible for any loss or direct, indirect, incidental, special or consequential damages caused by reliance on this information or the inability to use the Web site. Some jurisdictions do not allow disclaimer of express or implied warranties, so this disclaimer does not apply to you.

Confidentiality

Information concerning Inservco, its employees, customers, or others, on whom data is collected, stored, or processed is the property of Inservco and is confidential. You agree not to disclose, or allow anyone to disclose, any such confidential information except where necessary for a legitimate business purpose of where required by law.

UserID/Password Use

Attempting to gain access to resources for which you are not authorized is a serious breach of security and can result in revocation of your access to this Web site. It is the sole responsibility of clients to contact the Help Desk to revoke the User ID and password of any agency employees that leave employment of your entity. Inservco is not responsible for any activities associated with this Web site by former client employee(s) if the client fails to revoke the User ID and password of said employee.

Privacy

Inservco is committed to protecting your privacy. We will limit access to information on the Web site to those who need it to conduct our business. We will not disclose information on our

employees or customers except for legitimate business reasons or where required by law. Inservco follows all applicable statutes, rules, and regulations with respect to privacy. Inservco has the right, but not the obligation to monitor information transmitted to and from this Web site.

Hyperlinks

This Web site may contain links to other Web sites, which are not maintained by Inservco or Penn National Insurance. Inservco is not responsible for the content or privacy practices of these linked Web sites. Such links do not constitute an endorsement of any third party resources or content.

Software

Inservco does not warrant that any information, software, or other materials accessible, referenced, or linked through one of our Web pages is free of defects, viruses, worms, trojan horses or other harmful components.

Use of Cookies

Cookies are not used on this Web site to collect or store personal information. However, cookies are used to pass security information upon entry of your User ID and password. The browser used by our customers must be set to allow use of cookies in order to clear the security process to access restricted sections of this site.

Solicitation

The insurance coverages and services of the companies of Penn National Insurance are directed towards individuals and entities located in the United States only. Insurance coverages and services of the companies of Penn National Insurance are not available in all states. This Web site does not represent solicitation of business in states or jurisdictions in which Penn National Insurance is not licensed.