

TERMS OF AUTHORIZATION TO DISPLAY TRADEMARK(S)

Please scroll down and carefully review the Terms of Authorization to Display Trademark(s) and, if you agree with the terms, please click "I AGREE." By clicking "I AGREE," you are confirming that you have read and are accepting all of the Terms of Authorization to Display Trademark(s).

Hiscox Connect Limited, a UK private limited company having an address at 1 Great St. Helens, London, UK EC3A 6X ("Hiscox") hereby grants you, the named insured on an insurance policy issued by Hiscox Insurance Company Inc. (a "Hiscox Policy") ("User"), subject to the terms of this Agreement, a limited, non-exclusive, non-transferable royalty-free license to display certain Hiscox trademarks, service marks, trade names, trade dress, logos and/or works protected by copyright law provided to User by Hiscox (collectively, "Mark") on User's website, solely for the purpose of accurately and truthfully informing the public that User is the insured on a Hiscox Policy, solely for the term of this Agreement, as further described below.

User agrees that: (a) Hiscox is the sole owner of all right, title and interest in the Mark and the associated goodwill; (b) User's use of the Mark inures to the benefit of Hiscox; (c) nothing herein grants User any right, title, or interest in the Mark except the ability to display the Mark in the manner and for the purpose and time period specifically described in this Agreement; (d) during or after the term of this Agreement, User shall not do anything inconsistent with Hiscox's ownership of the Mark, attempt to register the Mark, or interfere with Hiscox's use and/or registration of the Mark; (e) Hiscox has the right to establish standards for display of the Mark, and agrees to conform to such standards as Hiscox may indicate from time to time; (f) User shall display all notices with the Mark, e.g., ® and ™, as required by Hiscox or by law; (g) User shall display only the form(s) of the Mark that Hiscox provides to User, shall not display any altered form of the Mark, and shall not combine the Mark with any mark, name, logo or graphic belonging to User or a third party; (h) User shall not represent to the public that Hiscox sponsors, endorses or is affiliated with User or its business; User shall only use the Mark to inform the public that User is the insured on a Hiscox Policy, solely for the term of this Agreement, as described below; and (i) the individual clicking "I Agree" has attained the age of majority and is authorized to bind User.

The term of the license granted herein shall last solely for such time as User is the named insured on an active Hiscox Policy, and shall be renewable for future policy terms in Hiscox's sole discretion. Both parties have the right at any time, with or without good cause, to terminate this agreement on ten (10) days' prior written notice to the other party (in which case such termination shall be effective immediately upon expiration of the thirty (30) day notice period). Further, Hiscox may terminate this Agreement and all rights granted hereunder, without the opportunity to cure, effective immediately upon User's receipt of Hiscox's written notice, if User fails to renew or timely pay the premiums for its Hiscox Policy, breaches any term of this Agreement, makes any unauthorized use of the Mark, or if User or any of User's shareholders, officers, directors, or managing personnel engages in conduct which, in Hiscox's sole opinion, may affect Hiscox's goodwill in the Mark. This Agreement and all rights granted hereunder shall automatically and immediately terminate upon termination of User's business relationship with Hiscox. Termination of this license by User shall have no effect on any other agreements between the parties, including without limitation any underlying Hiscox Policy.

In the event of termination of the Agreement for any reason, all rights granted to User pursuant to this Agreement shall terminate. User shall immediately cease all use of the Mark, shall delete and destroy all materials bearing the Mark, and shall not thereafter use any name, mark, logo, trade name, domain name or other indicia of origin that is identical or visually, aurally or phonetically similar thereto. User agrees that if User does not immediately cease display of the Mark, Hiscox may take legal action against User to enforce Hiscox's intellectual property rights. User agrees that any failure to immediately cease display of the Mark shall constitute irreparable damage to Hiscox, for which Hiscox shall be entitled to an immediate injunction, among other legal and equitable remedies.

User agrees to defend, indemnify and hold harmless Hiscox, its officers, directors, successors, permitted assigns, related companies, members, affiliates, including, but not limited to HICI, officers, directors, principals, agents, representatives, distributors, licensees, employees and all others acting by, through or in privity therewith, from and against any suits, obligations, causes of action, liabilities, penalties, fines, costs and damages (including without limitation reasonable attorneys' fees and court costs and injuries to persons and damages to property) associated with any third-party suit, obligation, cause of action or liability and based upon, arising out of, or directly or indirectly related to User's operation of its business, User's breach of any provision of this Agreement, content prepared by User, User's grossly negligent act, omission or intentional misconduct, and User's violation of any applicable law.

User and Hiscox agree that the relationship between them is that of independent entities. Nothing herein shall constitute a partnership, joint venture or employee/employer relationship between the parties or between the User and HICI, and neither party is the agent of the other nor is HICI and the User the agent of the other.

This Agreement shall be governed by and construed in accordance with the laws of the United States, including federal copyright and trademark laws.

[I AGREE]