

# Terms and Conditions

Legal Disclaimer and Terms of Use

## Important Information

**Read this before proceeding further**

Please read this agreement carefully before using this website. By accessing this website, you agree to be bound by the terms and conditions below. If you do not wish to be bound by these terms and conditions, you should not access or use this website.

**LINKING POLICY:** Wisconsin Physicians Service Insurance Corporation and its subsidiary, including, but not limited to, The EPIC Life Insurance Company (collectively, "WPS"), ordinarily does not prohibit links to its website, provided that any such link does not improperly suggest an endorsement by or affiliation with WPS, or any of its wholly owned subsidiaries. We do ask that you let us know if you intend to link to our website. Please contact our Corporate Communications Dept.

**VOID WHERE PROHIBITED.** Although the information on this website is accessible worldwide, not all products or services discussed in this website are available to all persons or in all geographic locations or jurisdictions. WPS reserves the right to limit the provision of its products and services to any person, geographic area, or jurisdiction and to limit the quantities of any products or services that WPS provides. Any offer for any product or service made in the materials on this website is void where prohibited and/or WPS is not licensed or admitted to do business. Nothing in this website implies that WPS provides, or intends to provide, such products or services in your area, jurisdiction, state or country. Please consult your local WPS business representative for information regarding the products and services that may be available to you in your area.

This website is designed to provide general information about WPS and its products and services. Information on the website is not intended to constitute an offer to sell or a solicitation of any particular product or service. Because applications for insurance are subject to the insurance company's underwriting approval and other requirements, do not cancel any existing health insurance unless and until you receive written confirmation from the insurance company to which you are applying confirming that your new insurance is in effect.

INFORMATION ON THIS WEBSITE IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU.

IN NO EVENT WILL WPS BE RESPONSIBLE OR LIABLE TO ANY PARTY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES FOR ANY USE OF THIS WEBSITE, OR ON ANY OTHER HYPER-LINKED WEBSITE, INCLUDING, BUT NOT LIMITED TO, ANY LOST PROFITS, BUSINESS INTERRUPTION, LOSS OF PROGRAMS, OR OTHER DATA ON ANY INFORMATION-HANDLING SYSTEM OR OTHERWISE, EVEN IF WPS IS EXPRESSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

This disclaimer of responsibility and liability applies to any damages or injury caused by any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction or unauthorized access to, alteration of, or use of record, whether for breach of contract, tortious behavior, negligence, or under any other cause of action. By using this website, the user specifically acknowledges that WPS is not responsible or liable for any user's or any third party's defamatory, offensive, infringing, or illegal information, materials or conduct, and WPS reserves the right to remove such information or materials from this website without liability.

Information on this website may contain technical inaccuracies or typographical errors. WPS assumes no responsibility or liability for damages incurred directly or indirectly as a result of any errors, omissions, or discrepancies. Information may be changed or updated by WPS at any time without notice. WPS may also make improvements and/or changes in the products and/or the services described in this information at any time without notice.

You agree to defend, indemnify, and hold Wisconsin Physicians Service Insurance Corporation and its subsidiaries, officers, directors, employees, and agents harmless from any and all liabilities, claims, damages, costs and expenses, including reasonable attorneys' fees, related to any violation of any of these terms and conditions by you.



Any comments or materials sent to WPS, including, but not limited to, feedback data, questions, comments, suggestions, or the like, regarding the content of this website (collectively “Feedback”) shall be deemed to be non-confidential and provided free and without fee, charge, or cost to WPS. WPS shall have no responsibility, obligation or liability of any kind with respect to such Feedback and shall be free to reproduce, delete, destroy, use, disclose, exhibit, display, transform, create derivative works, and distribute the Feedback to others without limitation. Further, WPS shall be free to use any ideas, concepts, know-how, methodology, or techniques contained in such Feedback for any purpose whatsoever, including, but not limited to, developing and marketing products or services incorporating such Feedback.

WPS makes no representations whatsoever about any other website that may be accessed through or linked to this website. Any non-WPS website is independent from WPS and WPS has no control over the content on that website. In addition, links to non-WPS websites do not constitute an endorsement or recommendation by WPS and WPS does not accept any responsibility, obligation, or liability for the content, or the use, of such non-WPS website.

This website contains hyperlinks to and frames of websites that are not maintained by WPS. While WPS tries to include only links to or frames of those websites that are of good quality, WPS is not responsible or liable for the content of those websites and cannot guarantee that those websites will not change without WPS’ knowledge, and inclusion of such links and frames in this website does not imply WPS’ endorsement or recommendation of the linked or framed websites or their content.

Reference to any specific commercial products, processes, or services by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply its endorsement, recommendation, or favoring by WPS. Nor shall any information or statements contained on this website be used to imply an endorsement or recommendation. With respect to documents available from this server, neither WPS nor any of its officers, directors, employees, or agents make any warranty, express or implied, including, but not limited to, the warranties of merchantability and fitness for a particular purpose. Further, WPS does not assume any liability, obligation, or responsibility for the accuracy, completeness, reliability, or usefulness of any information disclosed; nor does WPS represent that its use would not infringe privately owned rights.

The views and opinions of third-party authors published on this website do not necessarily reflect those of WPS.

All content included on this website, such as text, graphics, logos, button icons, images, audio and video clips, and software, is the exclusive property of WPS and protected by United States of America and international copyright laws. The content on this website may be used as an informational resource only. Any other use, including the reproduction, modification, distribution, transmission, republication, display, or performance of the contents on this website is strictly prohibited.

The contents of this website’s pages, including, but not limited to, text, graphics, logos, button icons, images, audio and video clips, and software, are copyrighted materials owned and/or controlled by WPS and contain WPS’ trademarks, service marks, and trade names. Users of this website may download one copy of these materials on any single computer and print a copy of the materials for the user’s use in learning about, evaluating, or acquiring WPS’ services or products. No other permission is granted to any user to print, copy, reproduce, distribute, transmit, upload, download, store, display in public, alter, or modify these materials. WPS assumes no responsibility, obligation, or liability for any other party’s website that is linked to this website or in which any part of this website has been linked.

