**Terms of use**

RISKVILLE’S TERMS & CONDITIONS OF USE

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We reserve the right at any time to modify or discontinue, temporarily or permanently, this Website (or any part thereof) with or without notice. You agree that we shall not be liable to you or to any third party for any modification, suspension or discontinuance of this Website.

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**Notification of Alleged Infringement of Copyright or Other Intellectual Property Rights:**

In order to promptly address claims of alleged infringement of intellectual property rights, we have established the following procedures. If you are the owner of copyright or other Intellectual Property Rights, or have been authorized to act on behalf of the owner of such rights, and you believe your rights have been or are being infringed, please notify us immediately. Notice should be in writing and should be sent by fax or regular mail (not by email) to the following address: Data Controller, Dublin Broadmeadow Hall, Applewood Village, Swords. Notices should include the information set forth below. Please note that you will be liable for damages (including costs and attorneys’ fees) if you materially misrepresent that an activity is infringing your copyrights or other Intellectual Property Rights. Accordingly, if you are not sure whether certain material of yours is protected by copyright laws, we suggest that you first contact an attorney. To expedite our ability to process your request, please use the following format (including section numbers): (i) Identify in sufficient detail the copyrighted work that you believe has been infringed. For example, “The copyrighted work at issue is the text that appears on http://www.legal.com/legal\_page.html”; (ii) Identify the material that you claim is infringing the copyrighted work listed in item #1 above. Identify each page that allegedly contains infringing material by providing its URL; (iii) Provide information reasonably sufficient to permit us to contact you (email address is preferred); (iv) Include the following statement: “I have a good faith belief that use of the copyrighted materials as described above is not authorized by the copyright owner, its agent, or the law.”; (v) Include the following statement: “I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.” ; (vi) Sign the paper; and (vii) Send the written communication to our designated contact, Data Controller. Failure to include all of the above information may result in a delay of the processing the notification.

**Notification of Alleged Unlawful Activities:**

If you believe in good faith that any unlawful activity is taking place on or through this Website or that any unlawful information has been submitted or uploaded on or to this Website, please promptly report the same to us by sending written notice by fax or regular mail (not by email) to the following address: Data Controller, Dublin Broadmeadow Hall, Applewood Village, Swords. Please include the following information in your Notice of Unlawful Activity: (i) your full name, address, telephone number and email address; (ii) full details of the location on this Website of the material or information in question (including the URL of the link shown on the Website where such material or information may be found); and (iii) full details of the unlawful nature of the activity or material or information in question.

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**Non-Waiver:**

Our failure to exercise or enforce any right or provision of hereunder shall not constitute a waiver of such right or provision. If any provision hereunder is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should attempt to give effect to the parties’ intentions as reflected in the provision, and the other provisions hereof shall remain in full force and effect. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Website or these Terms and Conditions of Use must be filed within one (1) year after such claim or cause of action arose or be forever barred.

**Indemnity:**

You agree to indemnify, and hold RiskVille and its affiliates and each of their directors, officer, employees and agents (“RiskVille Indemnities”) harmless from and against any and all claims, actions or demands brought against RiskVille Indemnities arising out of or relating to your use of the Website or your breach of these Terms and Conditions of Use. The indemnification set forth in this Paragraph shall include all expenses and costs (including reasonable attorney fees) resulting from or arising out of the above claims.

**Agreement:**

By using the Website, you are deemed to agree to these Terms and Conditions of Use.