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By completing and submitting a quote request form on the Site, you assert and confirm that you: (i) voluntarily provided us personal information that is your own, and is truthful and accurate to the best of your knowledge; (ii) read and understood the Terms of Use prior to clicking on such button to receive quotes; (iii) agree that your quote request constitutes an established business relationship and your prior express written and signed consent (the "Prior Express Consent") for you to be contacted using any contact information you provided, including any phone numbers you provided, even if any such phone number(s) are registered with any state or federal do not call registry; (iv) understand you may continue to be contacted as permitted by law; and (v) waive any and all rights or claims that you were contacted without your Prior Express Consent, to the extent permitted by applicable law.

When you provide your Prior Express Consent and phone number(s), including mobile phone number(s), you understand and agree that Wycliff Douglas Provisions may communicate with you for the purpose of marketing services and for all other purposes not prohibited by applicable law.

You may contact Wycliff Douglas Provisions at any time to change your preference of how we communicate with you. Wycliff Douglas Provisions honors requests made by you to be added to our internal do not call list, and thereafter, Wycliff Douglas Provisions will no longer call you at such phone number(s) again, unless you subsequently provide us your proper consent.

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REGISTRATION

To access some of the services the Site has to offer, you may be asked to provide registration details. It is a condition of use of the Site that all the details you provide be correct, current and complete. To the extent that an individual account is established, it will be your responsibility to maintain the confidentiality of such information, including any username or password information.

You also agree that Wycliff Douglas Provisions may, in its sole discretion and without prior notice to you, terminate your access to the Site and your account for any reason, including without limitation: (1) attempts to gain unauthorized access to the Site or assistance to others attempting to do so, (2) overcoming software security features limiting use of or protecting any content, (3) discontinuance or material modification of the Site or any service offered on or through the Site, (4) violations of this Terms of Use or Wycliff Douglas

Distribution's Privacy Policy, (5) suspected or actual copyright infringement, (6) unexpected operational difficulties, or (7) requests by law enforcement or other government agencies. You agree that Wycliff Douglas Provisions will not be liable to you or to any third party for termination of your access to the Site.

We will assume (and by using the Site you warrant that) you have legal capacity to enter into the agreement set out in these Terms of Use (i.e., that you are of sufficient age and mental capacity and are otherwise entitled to be legally bound in contract).

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Your privacy is important to us. We provide a notice explaining our online information practices and the choices you can make about the way your information is collected and used on the Site. <u>Our Privacy Policy</u> is displayed on the Site, and it is hereby incorporated in and forms a part of these Terms of Use.

CONTACT US

Please address any questions or comments about these Terms of Use to:

Wycliff Douglas Provisions, Inc.

Attn: Principal Partner

12784 Perimeter Road Suite B-100 Dallas, TX 75228

(Wycliff Douglas Provisions is a Texas corporation, with its registered office at 1999 Bryan Street, Suite 900, Dallas, TX 75201)