

Terms of Use

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- This describes the information we collect from you when you visit our web site and what we do with that information.
- This describes our policies concerning use and disclosure of information concerning children 13-17 years of age and is in compliance with the Children’s Online Privacy Protection Act (COPPA).
- This describes what you can and can’t do with the text and images that you find on our web site.
- We are not responsible for the material on linked web sites.
- We are providing this web site for consulting & advisory purposes on an “as is” basis without any warranties.
- We are not liable for any damages you may incur from using this web site.
- This describes what happens to material that you post on this web site and what you should refrain from posting.
- This describes some general rules, which apply to the contests that we may run on this web site and in our promotional material.
- Your liability, should you violate this agreement, includes indemnification of us and our affiliates.
- The export of certain materials to some countries may be prohibited.
- You are responsible for compliance with your local laws relating to access to the type of material on our web site.

PRIVACY

Insights of Michael is very respectful about the privacy concerns of the visitors to its sites on the Internet., Certain non-personal information of visitors is recorded by the standard operation of Insights of Michael Internet servers. This information is primarily use to provide an enhanced online experience for the visitor. Use of this information includes internal review of the number of visitors to the sites in an aggregate and non-personally- identifiable form. E-mail addresses and other personally identifiable data about visitors to this site are known to Insights of Michael only when voluntarily submitted.

This data in an aggregate form may be provided to other parties for marketing, advertising or other uses. We sometimes also use e-mail addresses and other personally identifiable information to contact visitors who communicate with us. For example, we direct e-mail to visitors who provide us with their e-mail addresses for specific purposes such as receiving our e-mail newsletters or being notified if they have won one of our contests. Each e-mail newsletter always contains instructions on how to discontinue receipt of the newsletter.

Personally identifiable information that may be collected in connection with visitors filling out contest entry forms or subscribing to newsletters is retained by Insights of Michael and used for its internal business and marketing purposes.

POLICIES FOR CHILDREN (INDIVIDUALS UNDER 13-18 YEARS OF AGE)

Insights of Michael encourages parents and guardians to spend time online with their children and to participate in the activities offered on the Internet. No information should be submitted to or posted at Insights of Michael by guests under 18 years of age without the consent of their parent of guardian.

Insights of Michael does not provide any personally identifying information, regardless of its source, to any third party for any purpose whatsoever from our guests under 18 years of age. If a guest under 18 years of age registers for our newsletter, he/she is required to provide the e-mail address of his/her parent or guardian and that parent or guardian receives an e-mail alerting them to that Registration. The parent or guardian must validate the account, as described in the e-mail, in order for the potential member to receive the Insights of Michael's newsletter. Any Insights of Michael correspondence would then be directed to the e-mail of the parent or guardian validating the registration. No information collected from guests under 18 years of age may be allowed to participate in some contests and promotions, if such a guest wins, notification and prizes are sent to the parents or guardians identified in the initial registration process. Publication of contest winner's names, ages, or images for individuals under 18 require parental or guardian consent. We do not allow guests under 18 years of age to be listed in our member directory or to receive direct marketing communications from Insights of Michael or to be sent our third - party offers.

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SUBMISSIONS

Any communication or other material submitted to this web site will be considered non-confidential or otherwise submitting any communication or other material, you automatically grant Insights of Michael a royalty-free, perpetual, irrevocable, nonexclusive license to use, reproduce, modify, publish, edit, translate, distribute, perform, and display the communication or material alone or as apart of other works in any form media, or technology now known or hereafter developed, and to sublicense such rights through multiple levels of sublicenses.

CONTESTS

From time to time, Insights of Michael may conduct contests. See the official contest rules for rules, which may apply, to particular contests. No purchase is necessary to enter a contest conducted by Insights of Michael. Any contest conducted by Insights of Michael is open to United States citizens, 18 years or older, except employees and contractors of Insights of Michael and their immediate families (immediate family is defined as a parent, sibling, child or any person residing in the same household as the employee or contractor). All contests conducted by Insights of Michael are intended for play in the United States only unless otherwise noted and shall only be construed and evaluated according to United States law. Do not enter any contest conducted by Insights of Michael unless the country is listed in official contest rules. Contests conducted by Insights of Michael are void where prohibited and are subject to all federal, state and local laws and regulations.

Any prize awarded in connection with a contest conducted by Insights of Michael is non-transferable. No substitution or cash equivalent for any prize is permitted, except by Insights of Michael in its sole discretion. In case of unavailability of any prize, Insights of Michael reserves the right to substitute a prize of equal or greater value. The odds of winning a contest conducted by Insights of Michael will depend on the total number of entries received.

Insights of Michael is not in anyway liable for damage, loss or injury resulting from the award of any prize. The winner assumes all liability for injuries caused by or claimed to be caused by his or her participation in a contest conducted by Insights of Michael. Insights of Michael reserves the right, to cancel or suspend any contest should virus, bugs or other causes beyond the control of Insights of Michael corrupt the administration, security or proper administration of the contest. Insights of Michael reserves the right to disqualify any individual it finds to be tampering with the entry process or the operation of a contest conducted by Insights of Michael. Internet or e-mail

entrants must have a valid e-mail address. Insights of Michael assumes no responsibility for lost, mutilated or misdirected entries. Insights of Michael is not responsible for late entries, for incorrect, inaccurate or incomplete entry information whether caused by a contestant or by an equipment or technical malfunction or by any technical or human error, which may occur in the processing of the entries in a contest, conducted by Insights of Michael. An entry that is illegible, incomplete or late will be disqualified. If a prize notification is returned because it cannot be delivered or Insights of Michael cannot contact the winner for any reason within seven days, the prize may be forfeited and an alternate winner may be selected by random drawing of the remaining eligible entries. Contest entries will be judged by Insights of Michael, whose decision on winner selection and all other matters relating to this contest are final. By accepting a prize, the winner grants Insights of Michael permission for the use of their name photos and biographical information for promotional purposes without additional compensation, except where prohibited by law. All entries become property of Insights of Michael and will not be returned.

Insights of Michael reserves the right o modify these rules for clarification purposes without materially affecting the terms and conditions of any contest conducted by Insights of Michael.

INDEMNIFICATION

You agree to defend, indemnify and hold harmless, Insights of Michael, its officers, managers, contractors, agents, and sponsors from and against any and all claims, actions, demands, liabilities, costs, or expenses, including reasonable attorney's fees, resulting from you breach of the terms of this agreement.

EXPORT CONTROL

The United States controls the export of information. You agree to comply with such restrictions and not copy any information associated with this web site to countries or persons prohibited under export control laws. By viewing or downloading any such materials, you are agreeing that you are not in a country to which such information is prohibited or are a person or entity to which such export is prohibited. You are responsible for compliance with the laws of your local jurisdiction regarding the copying of any such information.

JURISDICTIONAL ISSUES

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If any provision of this agreement shall be invalid, void, or for any reason unenforceable, then that provision shall be deemed disconnected from this agreement and shall not affect the enforceability of any remaining provisions. This is the entire agreement between you and Insights of Michael with great integrity to the use of this web site and shall not be modified except in writing. Your continued use of Insights of Michael web site following the posting of changes to these terms will mean you accept those changes.