



Terms of Use Notice – December 2025

Applicability

Everen Specialty Ltd. ("Everen Specialty").

The website provides electronic content and information to Everen Specialty members.

Conditions of use

Please read this "Terms of Use" carefully before using the website. By using this website, you certify that you have read, reviewed agree to comply with its terms. If you do not want to be bound by the terms of use, you are advised to leave the website accordingly.

Privacy Notice

Before you continue using our website, it is recommended that you review our Privacy Notice regarding our data collection and your associated rights.

Age restriction

You must be at least 18 (eighteen) years of age before you can use this website. By using this website, you warrant that you are at least 18 years of age and you may legally adhere to the Terms of Use. Everen Specialty assumes no responsibility for liabilities related to age misrepresentation.

Third Party Websites

Everen Specialty's website may contain links to other third-party websites. If you follow a link to any of those third-party websites, please note that they may have their own privacy policies and that we do not accept any responsibility or liability for their policies or processing of your personal information. Please check these policies before you provide any personal information to such third-party websites.

Special Guidelines for International Use

Due to the inherent nature of the internet as an open global communication vehicle and other risk factors, you agree to comply with all local rules regarding online conduct and acceptable content. You agree to comply with all applicable laws regarding the use of and downloading from the website.

Member Account, Password, and Security

Please be aware that certain areas on the website are available only to persons who are representatives of Everen Specialty Members and/or Insureds, who have been provided a username and password. You are responsible for maintaining the confidentiality of your username and password, and shall be responsible for all uses of your username, whether or not authorized by you. You agree to immediately notify Everen Specialty of any unauthorized use of your username and password.

Indemnification

You agree to indemnify and hold Everen Specialty harmless against legal claims and demands (including legal fees) that may arise from your use or misuse of our website. Everen Specialty is not liable for any damages that may occur to you as a result of your misuse of our website



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Disclaimer of Warranties

You expressly understand and agree that although Everen Specialty tries to provide accurate and timely information through the information service, there may be technical or factual inaccuracies and typographical and/or other errors. Everen Specialty reserves the right, but is not obligated, to make changes and corrections at any time, without notice.

You further expressly understand and agree that:

Your use of the website and the information on it at your sole risk. The information contained on the website is provided on an "as is" and "as available" basis. Everen Specialty expressly disclaims all warranties of any kind regarding the website, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

Everen Specialty is not responsible or liable for any infections or contamination of your system or delays, inaccuracies, errors, or omissions arising out of your use of the website or with respect to the material contained on it. This website and all materials contained on it are distributed and transmitted "as is" without warranties of merchantability or fitness for a particular purpose. The entire risk as to the quality, accuracy, adequacy, completeness, correctness and validity of any material rests with you. Everen Specialty is not responsible for any special, indirect, incidental or consequential damages that may result from the use of, or the inability to use, the materials contained on this site whether the material is provided or otherwise supplied by Everen Specialty or anyone else. Notwithstanding the foregoing, in no event shall Everen Specialty's total liability to you for any and all claims, damages, losses, and causes of action (whether in contract or tort or otherwise) exceed the amount paid by you, if any, for accessing this site.

Limitation of liability

You expressly understand and agree that Everen Specialty shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses (even if Everen Specialty has been advised of the possibility of such damages), resulting from: (i) the use or the inability to use the website or for omissions or inaccuracies in the website content, (ii) the cost of procurement of substitute goods and services resulting from any goods, data, information or messages received through or from the website, (iii) unauthorized access to or alteration of your data, (iv) statements or conduct of any third party on the website, or (v) any other matter relating to the website.

Everen Specialty will not be liable for any loss that results from a cause over which Everen Specialty does not have direct control. Such causes include, but are not limited to: (i) the failure of electronic or mechanical equipment or communication lines, (ii) telephone or other interconnect problems, (iii) bugs, errors, configuration problems or the incompatibility of computer hardware or software, (iv) the failure or unavailability of internet access, (v) problems with internet service providers or other equipment or services relating to your computer or network, (vi) problems with intermediate computer or communications networks or facilities, (vii) problems with data transmission facilities or your telephone, cable or wireless service, or (viii) unauthorized access, theft, operator errors, severe weather, earthquakes, other natural disasters or labor disputes. Everen Specialty is also not responsible for any damage to your computer, software, modem, telephone, wireless device or other property resulting in any way from your use of the website.

You understand and agree that Everen Specialty's ability to provide the service on the terms and conditions provided herein depends upon this limitation of liability and therefore such limitation allows an explicit benefit to you, namely the provision of the website and its content upon the basis described herein.



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Intellectual Property Rights

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Modifications to the Service

Everen Specialty reserves the right, in our sole discretion, to modify or discontinue, temporarily or permanently, all or any part of the website, at any time and for any or no reason and without notice, including, but not limited to:

- restricting the time all or any part of the Site is available;
- restricting the amount of use all or any part of the Site is permitted;
- restricting or terminating any user's right to use all or any part of the Site.

We reserve the right to suspend or terminate use of the Site by anyone:

- who does not follow these Terms, but we have no obligation to do so;
- if there is an emergency or we need to perform maintenance on the Site; or
- for any other reason, in our sole discretion.

You agree that we are not liable to you (or any third party making claims through you) for any termination, suspension, restriction, modification, or discontinuance of the Site.

Changes of this Terms of Use

Everen Specialty reserves the right to modify, alter or otherwise update the Terms of Use at any time. You agree to review these Terms of Use on a periodic basis.