Advanced, Inc. Terms and Conditions

Please read these terms and conditions of use carefully before using or obtaining any materials, information, or services through this site. Advanced, Inc. ("we" or "us") provides access to and use of this site ("Website") subject to your acceptance of these terms and conditions ("Terms"). By accessing, using, or obtaining any data, materials, information, products, services, or other content (collectively, "Content") through this Website, you acknowledge that you have read and understand these Terms and agree to abide by them. If you do not accept or understand all of these Terms, do not access or use this Website and cease your current access.

LICENSING

Advanced, Inc.'s subsidiaries are licensed as insurance brokers or agents in various U.S. states. This Website is not intended as a solicitation for insurance in any state or province where Advanced, Inc. or its subsidiaries are not licensed.

OWNERSHIP

Advanced, Inc. and its content providers ("Providers") own and have copyrights on this Website and all of the Content, which is protected by US copyright laws. The information, materials and other content may not be modified, copied, reproduced, republished, uploaded, downloaded, posted, transmitted, publicly displayed, used to create a derivative work, sold, or otherwise used for public or commercial purposes, in whole or in part, without the express prior written consent of Advanced, Inc.

Trademarks, logos, and service marks displayed on this Website ("Marks") are the registered or common law Marks of Advanced, Inc. or its Providers. Your use of and access to this Website does not grant you any license or right to use any of the Marks. You may not use any technological means such as robots, spiders, or other devices to monitor materials available through this Website.

USE

By using this Website you warrant that you are at least 18 years of age and can enter into binding contracts for insurance or other goods. If you less than 18 years of age you may not use this Website and you must leave immediately. You are responsible for maintaining the confidentiality of any passwords, login names, or other information associated with your use of this Website.

You may not use this Website for any false or fraudulent purpose. You are also forbidden from using this Website to post or transmit any unlawful, threatening, libelous, defamatory, obscene, indecent, inflammatory, pornographic or profane material, or any material that could constitute or encourage conduct that would be considered a criminal offense, give rise to civil liability, or otherwise violate any law. You may not use any device, software, or routine that interferes or attempts to interfere with the normal operation of this Website or take any action that imposes an unreasonable load on Advanced, Inc.'s computer equipment.

You may not use this Website for any commercial, financial, or other similar purpose without the express prior written consent of Advanced, Inc.

Finally, you may not use this Website for any purpose that is unlawful or otherwise prohibited by these Terms.

Advanced, Inc. reserves the right, at any time and without advance notice or liability, to terminate your access to this Website or any component therein.

PRIVACY

Your use of this Website is subject to our Privacy Policy. Your acceptance of these Terms indicates your consent to the Privacy Policy as well.

CO-BRANDED AREAS

In order to provide a greater breadth of services, certain functions provided on this Website are outsourced to third parties. Specifically, Advanced, Inc. has contracted with a third party to help improve our technical services and operations as well as provide additional business services to our visitors. Certain pages in this Website, therefore, are operated and controlled by a third party ("Co-Branded Areas"). These Co-Branded Areas continue to display Advanced, Inc.'s trademarked logo at the top of the page but are nonetheless operated and managed by a third party. These Terms, in conjunction with any further terms and conditions posted in the Co-Branded Areas, govern your access and use of those areas. In all other respects, access to the Co-Branded Areas is at your own risk.

Links. This Website may contain links to other sites on the World Wide Web, other than the Co-Branded Areas. When you access a link that takes you to an unaffiliated website, a "pop-up" screen will appear indicating that you are leaving this Website. Links to outside sites do not constitute or imply endorsement by Advanced, Inc. of the linked site or any material contained within, and we are not responsible or liable for the information contained, or any products or services offered, on such other sites. Access to these sites is at your own risk.

PRODUCTS/QUOTATIONS

Under no circumstances should you regard any information you may access in this Website as a recommendation, advice, or complete description of any products, service, or plan. Application for an insurance quotation through this Website does not constitute a binder of insurance coverage or the reporting of a claim. The application may be used by Advanced, Inc. to provide an estimate of the terms, conditions, and costs of coverage. A quotation may be subject to receipt of additional information or other conditions. Insurance coverage is provided by various insurance companies and is subject to the terms and conditions of the policies. Circumstances vary and Website visitors must carefully review their own insurance policies and consult with their insurance advisors.

DISCLAIMER OF WARRANTIES

Advanced, Inc. and its providers make no warranty of any kind regarding this website and/or the content. This website and content are provided "as-is". Advanced, Inc. Expressly disclaims any representation or warranty that this website will be error-free, secure, or uninterrupted. Advanced, Inc. Further disclaims any warranty as to the accuracy, adequacy, completeness, or timeliness of any of the content on this website, and further expressly disclaims liability resulting from or arising out of any errors or omissions contained in the information or materials accessed on or through this website. Advanced, Inc. and its providers expressly disclaim all warranties and conditions, including implied warranties and conditions of merchantability, fitness for a particular purpose, title, non-infringement, freedom from computer virus and those arising by statute or otherwise in law or from a course of dealing or usage of trade. Some jurisdictions do not allow the disclaimer of implied warranties, so this warranty disclaimer may not apply in whole or in part to you.

Limitation of liability

Advanced, Inc. and its providers will not be responsible or liable for (a) any damages to or viruses that may infect your computer equipment or other property as the result of your access to, use of or browsing in this website or your downloading of any content or (b) any injury, loss, claim, damage, or any special, exemplary, punitive, indirect, incidental or consequential damages of any kind (including without limitation lost profits or lost savings), whether based in contract, tort, strict liability or otherwise, that arises out of or is in any way connected with (i) any use of this website or the content found therein, (ii) any failure or delay (including without limitation the use of or inability to use any component of this website to submit applications for insurance products or services), or (iii) the performance or non-performance by us or any provider, even if we have been, or a provider has been advised, of the possibility of damages to such parties or any other party. This disclaimer of 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.

CAUTIONARY STATEMENT ON FORWARD-LOOKING STATEMENTS

This Website contains press releases and other written statements issued by Advanced, Inc. and may include forward-looking statements which reflect the current views of Advanced, Inc. with respect to future events and financial performance. These forward-looking statements are subject to uncertainties and other factors that could cause actual results to differ materially from such statements. The words "believe," "expect," "anticipate," "project," "plan," and similar expressions identify forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements that speak only as of their dates. Advanced, Inc. undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

MISCELLANEOUS

These Terms are governed by the laws of the State of Idaho, excepting its conflicts of law principles. Any dispute arising out of this Website shall be subject to the exclusive venue of a court of competent jurisdiction in Coeur d'Alene, Idaho. The headings in these Terms are for convenience and reference and shall have no legal effect. Any failure by Advanced, Inc. to act with respect to you or another person's breach of these Terms will not constitute a waiver with respect to future or similar breaches. If a court finds any of these Terms to be unenforceable or invalid, such Term(s) deemed unenforceable or invalid will be enforced to the fullest extent permitted by applicable law and the other Terms will remain valid and enforceable. These Terms, together with those items incorporated by reference, constitute the entire agreement between you and Advanced, Inc. relating to your use of the site and replaces any prior oral or written understandings or agreements.

REVISIONS

Advanced, Inc. reserves the right to change these Terms from time to time and in its sole discretion. If these Terms change, the revised Terms will be posted at the "Terms and Conditions" link on this Website's home page. Any material changes to the Terms will be brought to your attention when you next visit this Website. In addition, the last time these Terms were revised is set forth below. If the date displayed is later in time than your last visit, you must re-read these Terms. Your continued use of this Website after the date of the last revision indicates your acceptance of any revisions.

Latest Revision 10.28.21