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5. Communication Services. This site may contain news groups, forums, and/or other messages or communication facilities designed to enable you to communicate with the public at large or with a group (collectively, "Communication Services"). You may be required to register to use the Communication Services. You agree to maintain the confidentiality of your password as a result of your registration, and you agree not to disclose it to any other individual or entity. You agree that you are fully responsible for maintaining the confidentiality of your password and that you will be responsible for any breach of this obligation, including any damages which flow from, or are connected to, such breach, without limitation. You agree that you are fully responsible for all activities that occur under your password. You also agree to contact Marsh immediately if you have any reason to believe that your password has been compromised.

You agree that you are responsible for any content to post or otherwise submit through the Communication Services, including its legality, reliability, appropriateness, originality and copyright. You agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service. By way of example, and not as a limitation, you agree that when using a Communication Service, you will not:

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- Upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer.
- Advertise or offer to sell or buy any goods or services for any business purpose, unless such Communication Service specifically allows such messages.

- Conduct or forward surveys, contests, pyramid schemes or chain letters.
- Download any file posted by another user of a Communication Service that you know, or reasonably should know, cannot be legally distributed in such manner.
- Falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded.
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No compensation will be paid with respect to the use of your Submission, as provided herein. Marsh is under no obligation to post or use any Submission you may provide and may remove or edit any Submission at any time in Marsh's sole discretion.

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9. Disclaimer and Limitation of Liability. The content on this site is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on this site.

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10. Limitation of Liability. NOTHING IN THESE TERMS EXCLUDES OR LIMITS OUR LIABILITY FOR DEATH OR PERSONAL INJURY ARISING FROM OUR NEGLIGENCE, OR OUR FRAUD OR FRAUDULENT MISREPRESENTATION, OR ANY OTHER LIABILITY THAT CANNOT BE EXCLUDED OR LIMITED BY BELGIAN LAW. TO THE EXTENT PERMITTED BY LAW YOU AGREE THAT UNDER NO CIRCUMSTANCES, INCLUDING BUT NOT LIMITED TO NEGLIGENCE, SHALL MARSH, ITS SUPPLIERS OR ITS THIRD PARTY AGENTS BE LIABLE TO YOU OR ANY THIRD PARTY FOR DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, PUNITIVE OR EXEMPLARY DAMAGES EVEN IF AN AUTHORIZED REPRESENTATIVE OF MARSH HAS BEEN ADVISED SPECIFICALLY OF THE POSSIBILITY OF SUCH DAMAGES, ARISING FROM USE OF OR INABILITY TO USE THE SERVICE OR ANY LINKS OR ITEMS ON THE SERVICE OR ANY PROVISION OF THE TERMS, SUCH AS, BUT NOT LIMITED TO, LOSS OF REVENUE OR ANTICIPATED PROFITS OR LOST BUSINESS. THIS LIMITATION ON LIABILITY INCLUDES, BUT IS NOT LIMITED TO, THE TRANSMISSION OF ANY VIRUSES WHICH MAY INFECT A USER'S EQUIPMENT, FAILURE OF MECHANICAL OR ELECTRONIC EQUIPMENT OR COMMUNICATION LINES, UNAUTHORISED ACCESS, OR ANY FORCE MAJEURE. MARSH CANNOT AND DOES NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO THE SITE.

11. Representations and Warranties. You represent, warrant and covenant that you: (i) have the power and authority to enter into this agreement; (ii) can form legally binding contracts under applicable law; (iii) shall not use any rights granted hereunder for any unlawful purpose; and (iv) shall use the Service only as set forth in these TERMS.

12. Indemnification. You agree, at your own expense, to indemnify, defend and hold harmless Marsh and its employees, representatives, suppliers and agents, against any claim, suit, action or other proceeding, to the extent based on or arising in connection with your use of the Service, or any links on the Service, including, but not limited to: (i) your use or someone using your computer's use of the Service; (ii) a violation of the TERMS by you or anyone using your computer; (iii) a claim that any use of the Service by you or someone using your computer infringes any intellectual property right of any third party, or any right of personality or publicity, is libelous or defamatory, or otherwise results in injury or damage to any third party; (iv) any deletions, additions, insertions or alterations to, or any unauthorized use of, the Service by you or someone using your computer or your password; or (v) any misrepresentation or breach of representation, warranty or covenant made by you contained herein. You agree to pay any and all costs, damages and expenses (including legal fees) and costs awarded against or incurred by or in connection with or arising from any such claim, suit, action or proceeding.

13. Termination. Either you or Marsh may terminate this agreement with or without cause at any time and effective immediately. You may terminate by discontinuing use of the Service. If Marsh determines, in its sole discretion, that you are in breach of the TERMS Marsh may suspend your access to the Marsh site and refuse to provide you with any further access to it. Upon termination by you or upon your suspension by Marsh, you must promptly destroy all materials obtained from the Service and any copies thereof. Sections 2, 3, 7, 5, 8, 9, 10, 11, 12, 14, 19 and 21 shall survive any termination of this agreement.

14. Governing Law. These TERMS shall be governed and construed in accordance with the laws of Belgium. You agree to submit to the jurisdiction of the courts of Brussels in Belgium with respect to any legal proceedings arising out of this agreement.

15. Access Outside Belgium. If you choose to access the Service from outside the United Belgium, you are responsible for compliance with all relevant foreign and local laws. Marsh shall not provide insurance or reinsurance broking, risk consulting, claims or other services or provide any benefit to the extent that the provision of such services or benefit would violate applicable law or expose Marsh or its affiliates to any sanction, prohibition or restriction under EU Common Foreign and Security Policy, UN Security Council Resolutions or under other trade or economic sanctions, laws or regulations. By using the Service, you represent and warrant that you are in compliance with all local and foreign laws.

16. Miscellaneous. Certain areas of the Service are subject to additional terms of use. By using such areas, or any part thereof, you agree to be bound by the additional terms of use applicable to such areas.

17. **Correspondence.** Any questions, enquiries or complaints which you have in relation to the Marsh site or in relation to Marsh should be sent via our Contact Us Form (<http://belgium.marsh.com/Contacteznous.aspx>) or at sip@marsh.com.

18. **Severability.** If any provision of these TERMS is found to be unlawful, void, or for any reason unenforceable, then that provision shall be deemed to be severed from the rest of these TERMS and shall not affect the legality, validity and enforceability of any remaining provisions.

19. **No Assignment.** You may not assign these TERMS or your rights and obligations under these TERMS without the express prior written consent of Marsh which may be withheld in Marsh's sole discretion. Marsh may assign these TERMS and its rights and obligations under these TERMS without your consent.

20. **No Waiver.** No consent or waiver by either party to or of any breach or default by the other party in its performance of its obligations under these TERMS will be deemed or construed to be a consent to or waiver of a continuing breach or default or any other breach or default of those or any other obligations of that party. No consent or waiver will be effective unless in writing and signed by both parties.