Terms of Use

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2. Accuracy and Modification to Terms
Although we strive to provide accurate, reliable, and credible information on the Site, certain information available through the Site is subject to change and may not be accurate, complete or current. We are not responsible if information on the Site is inaccurate, incomplete, or out-of-date. We reserve the right to change, modify, or remove any of the terms and conditions contained in these Terms of Use at any time or for any reason at our sole discretion. However, we have no obligation to update the information on the Site. We shall not be liable to you or any third party for any modification, suspension or discontinuance of the Site. Any changes or modifications will be effective immediately upon posting the revised Terms of Use on the Site and you waive any right to receive a specific notice of each such change or modification. Your continued use of the Site after such posting means you accept and agree to be bound by the modified Terms of Use. We encourage you to periodically review these Terms of Use to stay informed of updates.

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The Site is intended for users who are at least 18 years old. Subject to full compliance with these Terms of Use, we grant you a limited, nonexclusive, nontransferable, nonassignable, revocable license to access and use the Site for your general informational use only, provided that you agree NOT to:

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- Republish, incorporate, or otherwise use the Site or reproduce, distribute, publicly perform, or publicly display any information on the Site without our written consent.
- Use data mining, scraping, or other data gathering or extraction methods on the Site.
- Modify or otherwise make any derivative use of the Site.
- Resell or use the Site for commercial use without our express written consent.
- Use the Site to gain advertising or subscription revenue.
- Sell advertising on the Site or to any other website.
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- Use the Site in any way that we find, in our sole discretion, competes with or displaces the market for the Site.
- Use the Site in any way that violates any applicable federal, state, local or international law.
- Use the Site to engage in any conduct that harasses, intimidates, bullies, or otherwise restricts or inhibits the use or enjoyment of the Site by any other user, or which we find, in our sole discretion, harms us or users of the Site.
- Introduce any virus, Trojan horse, worm, or other malicious technology to the Site, or launch any kind of denial-of-service attack on the Site, or otherwise attempt to interfere with the proper operation of the Site.
- Misrepresent your identity or provide us with false information about yourself or others in any portion of the Site.

Any use of the Site other than as specifically authorized in these Terms of Use is strictly prohibited and will terminate the license granted in these Terms of Use. In addition, we reserve the right to refuse to grant access to or use of the Site to any person for any reason at any time.

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Visiting the Site, sending us emails, and completing online forms constitute electronic communications. You consent to receive electronic communications and you agree that all agreements, notices, disclosures, and other communications we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communication be in writing.

9. Your Warranties and Representations
You warrant and represent that you have the right and legal capacity to agree to and comply with these Terms of Use. You affirm that you are 18 years of age or older and that you are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in these Terms of Use, and you agree to abide by and comply with these Terms of Use. Further, you warrant and represent that you will not access the Site through automated or non-human means, whether through a bot, script, or otherwise. If you are using the Site on behalf of a third party, you warrant that you are the authorized representative of that third party and have the authority to bind that third party to these Terms of Use. You warrant and represent that you will provide the most current, accurate, and complete information about yourself and/or others when interacting with us or the Site. You are responsible for your use of the Site. We will not be responsible or liable for inaccurate, outdated, false, or misleading information created by you or any other user of the Site. You are cautioned to independently confirm and verify the data presented by other users of the Site. To the maximum extent permitted by law, you expressly waive all claims against us, our employees, and agents that may arise from your use or access to the Site.
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We cannot guarantee the Site will be available at all times. We may experience hardware, software, or other problems or need to perform maintenance related to the Site, resulting in interruptions, delays, or errors. We reserve the right to change, revise, update, suspend, discontinue, or otherwise modify the Site at any time and for any reason without notice to you. You agree that we have no liability whatsoever for any loss, damage, or inconvenience caused by your inability to access or use the Site during any downtime or discontinuance of the Site. Nothing in these Terms of Use will be construed to obligate us to maintain and support the Site. We may block, deny, terminate, suspend, or limit your access to or use of the Site in our sole discretion, at any time or for any reason and without notice or liability. We have no responsibility or obligation to maintain the information on the Site or to supply any corrections, updates, or releases in connection therewith.

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14. Privacy
Protecting privacy of information is an important priority for us. Refer to our Privacy Policy to learn how we use, and disclose information collected on the Site. Please be advised the Site is hosted in the United States. We do not knowingly accept, request, or solicit information from children or knowingly market to children. Therefore, in accordance with the U.S. Children's Online Privacy Protection Act, if we receive actual knowledge that anyone under the age of 13 has provided personal information to us on the Site, we will delete that information as quickly as is reasonably practical.

15. Governing Law
These Terms of Service and your use of the Site are governed by and construed in accordance with the laws of the State of Indiana applicable to agreements made and to be entirely performed within the State of Indiana, without resort to its conflict of law principles.

16. Severability
If any provision of these Terms of Use is deemed unlawful, invalid, void, or for any reason unenforceable, then that provision will be deemed severable from these Terms of Use and will not affect the legality, validity, and enforceability of any remaining provisions of these Terms of Use. Our failure to enforce any particular term will not be construed as a waiver of any of our rights under these Terms of Use.

17. Questions and Comments
If you have any questions, comments, or want to report a violation regarding these Terms of Use, please call us at 800-428-3001.