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(c) not to access or use the site in any way be unlawful, libelous, defamatory, threatening, malicious, abusive, pornographic, obscene or embarrassing to any person,

(d) not to access without authority, interfere with, damage or disrupt any part of our site, any equipment or network on which our site is stored, any software used in the provision of our site or any equipment or network or software owned or used by any third party,

(e) not to use the site in any way which infringes or may reasonably infringe on any other person's copyright, trade mark, trade secret, know how or any other intellectual property rights.

2.5 You agree to, at all times, indemnify and hold harmless each Gallagher company and its officers, employees and agents ("those indemnified") from and against any loss (including reasonable legal costs and expenses) or liability reasonably incurred or suffered by any of those indemnified arising from or in connection with:

(a) a breach by you or your employees, agents, contractors or permitted assignees of this Legal & Regulatory Information document; or

(b) any wilful, unlawful or negligent act or omission on your part or on the part of your employees, agents, contractors or permitted assignees.

2.6 You are responsible for making all arrangements necessary for you to have access to our site. You are also responsible for ensuring that all persons who access our site through your internet connection are aware of these terms, and that they comply with them.

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3.1 We are the owner or the licensee of all intellectual property rights in our site, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.

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3.6 If you print off, copy or download any part of our site in breach of these terms of use, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

4. RELIANCE ON INFORMATION POSTED

4.1 Commentary and other materials posted on our site are not intended to amount to advice on which reliance should be placed. We therefore disclaim all liability and responsibility arising from any reliance placed on such materials by any visitor to our site, or by anyone who may be informed of any of its contents.

5. OUR SITE CHANGES REGULARLY

5.1 We aim to update our site regularly, and may change the content at any time. If the need arises, we may suspend access to our site, or close it indefinitely. Any of the material on our site may be out of date at any given time, and we are under no obligation to update such material.

6. OUR LIABILITY

6.1 The material displayed on our site is provided on an “as is” and “as available” without any guarantees, conditions or warranties as to its accuracy. To the extent permitted by law, we, other members of our group of companies and third parties connected to us hereby expressly exclude:

(a) All conditions, warranties and other terms which might otherwise be implied by statute, common law or the law of equity.

(b) Any liability for any direct, indirect or consequential loss or damage incurred by any user in connection with our site or in connection with the use, inability to use, or results of the use of our site, any websites linked to it and any materials posted on it, including, without limitation any liability for loss of income or revenue, loss of business, loss of profits or contracts, loss of anticipated savings, loss of data, loss of goodwill, wasted management or

office time and for any other loss or damage of any kind, however arising and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable.

6.2 The contents of the site are for general informational purposes only (and do not constitute any form of professional advice) and should not be used or relied upon as a substitute for detailed advice specific to you or your organisation. Where the contents of this site include a recommendation or an assessment of risk, such recommendation or assessment of risk is an expression of opinion only and not a statement of fact. Any decision to rely upon any such recommendation or assessment (or any other part of this site) will be solely at your own risk, for which we accept no liability. The contents of this site do not replace the need for you to make your own assessment. Before taking any action based upon any of the contents of this site, you should consult one of our professionals or other appropriate advisor.

6.3 This does not affect our liability for death or personal injury arising from our negligence, nor any other liability which cannot be excluded or limited under applicable law.

7. INFORMATION ABOUT YOU AND YOUR VISITS TO OUR SITE

7.1 We process information about you in accordance with our [Data Protection Policy and Clarification Text](#). By using our site, you consent to such processing and you warrant that all data provided by you is accurate.

8. VIRUSES, HACKING AND OTHER OFFENCES

8.1 You must not misuse our site by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to our site, the server on which our site is stored or any server, computer or database connected to our site. You must not attack our site via a denial-of-service attack or a distributed denial-of service attack.

8.2 We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of our site or to your downloading of any material posted on it, or on any website linked to it.

9. LINKING TO OUR SITE

9.1 You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

9.2 You must not establish a link from any website that is not owned by you.

9.3 Our site must not be framed on any other site, nor may you create a link to any part of our site other than the home page. We reserve the right to withdraw linking permissions without notice.

10. LINKS FROM OUR SITE

10.1 Where our site contains links to other sites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those sites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. We do not endorse or recommend any views, advice, products or services offered on site accessible via this site.

11. JURISDICTION AND APPLICABLE LAW

11.1 The Turkish courts will have exclusive jurisdiction over any claim arising from, or related to, a visit to our site although we retain the right to bring proceedings against you for breach of these conditions in your country of residence or any other relevant country.

11.2 These terms of use and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of Turkey.

12. TRADE MARKS

12.1 The BH Sigorta ve Reasürans Brokerligi A.S. logo is a registered trademark of Arthur J. Gallagher & Co.

13. VARIATIONS

13.1 We may revise these terms of use at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are binding on you. Some of the provisions contained in these terms of use may also be superseded by provisions or notices published elsewhere on our site.

COMPLAINTS INFORMATION

Whilst we will make every effort to maintain the highest standards, we recognise that there may be occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. We are always interested in your feedback. Please contact us to speak to a member of the complaints team.

In the event of a dispute between the principal and the insurance provider, each party may require to have this dealt with by the competent body as set out in the Regulations of the Ministry. In regulations, the Ministry may establish further provisions on financing the body, including provisions that expenses related to the body's activities shall be offset on the insurance companies or covered by the parties. As long as the dispute is for consideration by the body, neither party can bring the dispute before the courts. A case dealt with by the body can be brought directly before the courts.