

## Terms and Conditions

These Terms and Conditions ("Terms") govern your access to and use of the web portal and application ("Services") provided by First Canadian Insurance Corporation. By accessing or using our web or mobile application (collectively referred to as Online Services), you agree to be bound by these Terms and all applicable Canadian laws and regulations. If you do not agree with any part of these Terms, you must not use or access the Services.

### Account Registration and Security

To access certain features of the Online Services, you will be required to register for an account. You are responsible for maintaining the confidentiality of your account credentials and for all activities conducted under your account. Please notify First Canadian Insurance Corporation immediately if you become aware of any unauthorised use or security breach related to your account.

### Use of Services

#### Limited Licence

Subject to compliance with these Terms, First Canadian Insurance Corporation grants you a limited, non-exclusive, non-transferable licence to print, download, and otherwise obtain materials from our Online Services solely for your personal informational use and for conducting business with us. You may not use these materials for any commercial purpose other than engaging with First Canadian Insurance Corporation, nor may you modify, redistribute, or create derivative works from the content without our prior written consent.

You may use the Online Services solely for lawful purposes and in accordance with these Terms. You agree not to misuse the Services or aid anyone else in doing so. Any unauthorised use may result in the termination of your access to the Services by First Canadian Insurance Corporation.

#### Intellectual Property

All content, features, and functionality made available through the Online Services are the exclusive property of First Canadian Insurance Corporation or its licensors, and are protected under Canadian and international copyright, trademark, and other intellectual property laws. You may not copy, modify, distribute, or reproduce any material from the Services without prior written consent from First Canadian Insurance Corporation.

#### Privacy

Your use of the Services is also governed by First Canadian Insurance Corporation's Privacy Policy, which describes how we collect, use, and protect your personal information. Our Privacy Policy can be found here (<https://home.firstcanadian.ca/fc-benefits-privacy-policy/>). Please review it carefully.

#### Limitation of Liability

The Services are provided "as is" and "as available," without warranties of any kind. First Canadian Insurance Corporation is not liable for any damages arising from your use or inability to use the Online Services, including but not limited to direct, indirect, incidental, or consequential damages.

#### Modifications

First Canadian Insurance Corporation reserves the right to revise these Terms at any time without prior notice. Changes will be effective immediately upon posting on the web portal or application. Your continued use of the Online Services after any changes constitutes your acceptance of the revised Terms.

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#### Governing Law

These Terms are governed by and construed in accordance with the laws of Canada and the province or territory where you reside, without regard to its conflict of law provisions.

#### General Disclaimer

While we strive to ensure that all information presented through the Online Services is reliable and accurate, we cannot guarantee the completeness, timeliness, or absolute accuracy of any content. In the event of a discrepancy between the information displayed online and the records maintained by First Canadian Insurance Corporation, the information in our official records shall prevail.

We do not guarantee that your access to the Online Services will be uninterrupted or free from technical issues, including browser compatibility or other disruptions. You acknowledge and agree that neither First Canadian Insurance Corporation nor any third party will be liable for any loss of data, or for your inability to access or use the Online Services.

#### Contact Information

For any questions regarding these Terms or the Online Services, please contact First Canadian Insurance Corporation at the address below

First Canadian Insurance Corporation  
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