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Harassment. Using this website to transmit any material (by email, uploading, posting, or otherwise) that harasses another;

Fraudulent activity. Using this website to make fraudulent offers to sell or buy products, items, or services or to advance any type of financial scam such as "pyramid schemes," "ponzi schemes," and "chain letters;"

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Unauthorized access. Using this website to access, or to attempt to access, the accounts of others, or to penetrate, or attempt to penetrate, our security measures or another entity's computer software or hardware, electronic communications system, or telecommunications system, whether or not the intrusion results in the corruption or loss of data;

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- charge the user for administrative costs and/or reactivation charges; or
- bring legal action to enjoin violations and/or to collect damages, if any, caused by violations.

We may cooperate with legal authorities and/or third parties in the investigation of any suspected or alleged crime or civil wrong.

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We may not be qualified to offer for sale in all jurisdictions where this website is accessible all of the products and services described in this website. Please contact us at the address below for details.

The terms and conditions applicable to entering contracts for the goods or services described on this website are or will be described elsewhere on this website as those terms and conditions become available. Those terms and conditions describe and govern the process for entering contracts with us electronically.

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XVI. MISCELLANEOUS

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We may also revise, amend, or modify these Terms and Conditions, the Privacy Policy and any other user policies and agreements, at any time by changing these Terms and Conditions as posted here. Notice of any revision, amendment, or modification may be posted on this website and/or on users' start pages and/or by email and/or in our various publications and mailings to users. Users are deemed to be aware of and bound by any changes to these Terms and Conditions and the Privacy Policy. We shall not be deemed to have waived any rights or remedies accruing to it hereunder unless such waiver is in writing and signed by our respective authorized officers. No delay or omission by us in exercising any right shall operate as a waiver of said right on any future occasion. All rights and remedies hereunder shall be cumulative and may be exercised singularly or concurrently.

This Agreement is governed by North Carolina law without regard to conflict of law provisions.

The federal and state courts located in New York alone have jurisdiction over all disputes arising out of or relating to this Agreement and the website. You consent to the personal jurisdiction of such courts sitting in the aforementioned State with respect to such matters or otherwise between you and us, and waive your rights to removal or consent to removal.

Any provision of these Terms and Conditions that by their nature extend beyond the expiration of this agreement shall survive expiration or termination of this agreement and shall remain in effect until all such obligations are fully satisfied.

If any provision of these Terms and Conditions or the application thereof to any party or circumstances shall, to any extent, now or hereafter be or become invalid or unenforceable, the remainder of these Terms and Conditions shall not be affected thereby and every other provision of this Agreement shall be valid and enforceable, to the fullest extent permitted by law.

XVII. FEES

Premiums insurance may be a combination of the cost of insurance, commission and fees. Dawkins & Associates Insurors, Inc. may charge a fee or apply a fee to develop premiums in some cases.

IXX. CONTACTING US

If you need to contact us, you may do so at the following email address: jon@dawkinsandassociates.com.