

## Terms of Use

**Welcome to our website. These terms and conditions outline the rules and regulations for the use of our website.**

By accessing this website, we assume you accept these terms and conditions. Do not continue to use the website if you do not agree to take all of the terms and conditions stated on this page.

### **Intellectual Property Rights**

Other than the content you own, under these Terms, we and/or our licensors own all the intellectual property rights and materials contained in this website.

You are granted a limited license only for purposes of viewing the material contained on this website.

### **Restrictions**

You are specifically restricted from all of the following:

- Publishing any website material in any media.
- Selling, sublicensing, and/or otherwise commercializing any website material.
- Publicly performing and/or showing any website material.
- Using this website in any way that is or may be damaging to this website.
- Using this website in any way that impacts user access to this website.
- Using this website contrary to applicable laws and regulations, or in any way may cause harm to the website, or to any person or business entity.
- Engaging in any data mining, data harvesting, data extracting, or any other similar activity in relation to this website, or while using this website.

### **Your Content**

In these Terms of Use, "Your Content" shall mean any audio, video, text, images, or other material you choose to display on this website. By displaying Your Content, you grant us a non-exclusive, worldwide, irrevocable, royalty-free, sub-licensable license to use, reproduce, adapt, publish, translate, and distribute it in any and all media.

Your Content must be your own and must not be infringing on any third party's rights. We reserve the right to remove any of Your Content from this website at any time, and for any reason, without notice.

### **No Warranties**

This website is provided "as is," with all faults, and we express no representations or warranties, of any kind related to this website or the materials contained on this website. Also, nothing contained on this website shall be interpreted as advising you.

### **Limitation of Liability**

In no event shall we, nor any of our officers, directors, and employees, be held liable for anything arising out of or in any way connected with your use of this website, whether such liability is under contract, tort, or otherwise.

### **Variation of Terms**

We are permitted to revise these Terms at any time as we see fit, and by using this website, you are expected to review these Terms on a regular basis.

### **Governing Law & Jurisdiction**

These Terms will be governed by and interpreted in accordance with the laws of the jurisdiction in which we are based, and you submit to the non-exclusive jurisdiction of the state and federal courts located in our jurisdiction for the resolution of any disputes.

### **SMS Terms of Use**

By providing your mobile phone number, you consent to receive conversational SMS messages from **Richlands Insurance & Realty** regarding your inquiries, appointments, case-related updates, and other requested communications.

- Message frequency may vary..
- Message and data rates may apply depending on your mobile carrier plan.
- You can opt out of receiving SMS messages at any time by replying STOP.
- For assistance, reply HELP.
- Consent to receive SMS messages is not a condition of purchasing legal services.

For more information on how your information is collected and used, please review our Privacy Policy.