

## 1) Terms of Use (Website & Services)

*Last updated: 1<sup>st</sup> October, 2025*

These Terms of Use ("Terms") govern your access to and use of the MutualXchange website (mutualxchange.ca) and related services. By using this site, you agree to these Terms.

### 1. Ownership & Intellectual Property

- This website and its contents are owned by MutualXchange Inc.
- All trademarks, service marks, and content are the property of MutualXchange unless otherwise noted.
- You may not copy, reproduce, or distribute site content without our written consent, except for personal or organizational reference.

### 2. Permitted Use

- You may use the site for informational purposes, to inquire about membership, or to access services.
- You may not use the site in any unlawful, harmful, or disruptive way (including hacking, data scraping, or misrepresentation).

### 3. Service Descriptions

- Information about services (Expert Network, Agent Recruitment, Marketplace, Leadership Peer Forum, High-Value Claims Resolution, Human Capital Solutions) is provided for general informational purposes.
- Actual engagement terms are set out in separate agreements with Members, Experts, or Partners.

### 4. No Advice

- Content on this site does not constitute legal, financial, or insurance advice. Members should seek their own professional counsel before acting.

### 5. Liability Limitation

- The website and its content are provided "as is."
- MutualXchange is not responsible for any direct, indirect, incidental, or consequential damages arising from site use or reliance on its content.

### 6. Links

- This site may contain links to third-party sites. We are not responsible for their content, policies, or practices.

### 7. Governing Law

- These Terms are governed by the laws of Ontario and the laws of Canada applicable therein.

- Disputes will be resolved in the courts of Ontario.

## **8. Changes**

- We may update these Terms at any time by posting a revised version. Continued use of the site means you accept the updated Terms.