

Conditions of Use

Please read these conditions carefully before using this website. If you do not agree with each condition of use specified herein, you do not have permission to use this website and must exit it immediately. By using this website, you give your unlimited agreement to the following conditions of use without exception:

No "minor" (as determined by the applicable jurisdiction's laws) may use this Website. We do not knowingly solicit business or gather information from minors and request that any minor have a parent or a responsible adult contact us. If you are a minor, please leave this site immediately.

Disclaimer: The information and descriptions contained herein are provided solely for general informational purposes, does not constitute an offer to sell or buy any product or service that may be referenced or described on this website, and is not intended to be complete descriptions of all terms, exclusions and conditions applicable to any products. Please refer to the actual policy or contract for specific information. The inclusion of any links on this website to other websites not maintained by Atlantic Coast Life Insurance Company (herein after "ACLICO") does not imply approval of or endorsement by ACLICO of such websites, their owner(s), or the content thereof.

Limitation of Liability:

To the fullest extent permissible under the law, ACLICO disclaims any warranties or representations as to the currency and/or accuracy of the content of this website. Under no circumstance, including, but not limited to, negligence, shall ACLICO or any party involved in creating, producing, or delivering this website be liable for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the inability to use, the materials on this website, even if ACLICO or an ACLICO authorized representative has been advised of the possibility of such damages. ACLICO is not liable for any damages to, or viruses that may infect, your computer equipment or other property as a result of your access to, use of, browsing in and/or downloading from the website of any materials, data, text, images, video, or audio.

No Solicitation or Advice:

ACLICO does not offer to sell or buy any product through this website and does not offer or describe securities. Any descriptions on this website are specifically limited to the jurisdiction(s) in which ACLICO has been licensed, and the products approved by the proper regulatory authority(ies). Nothing in this website should be construed as rendering tax, legal, investment or accounting advice.

Restrictions on Use of Materials:

This website is owned and operated by ACLICO. Except as otherwise expressly permitted by ACLICO, no materials from this website or any website owned, operated, licensed or controlled by ACLICO may be copied, uploaded, posted, reproduced, republished, transmitted, or distributed in any way. You may download material displayed on this website for your personal use only, provided that you also retain all copyright and other proprietary notices contained on the materials. You may not modify, reuse, repost, distribute, transmit or use the content of this website for public or commercial purposes, including the text, images, audio, and video, without ACLICO's written permission. ACLICO neither warrants nor represents that your use of materials displayed on this website will not infringe rights of third parties. Any information, other than personal data or information (including e-mail addresses), you transmit to ACLICO via this website, by electronic mail or otherwise, including data, questions, comments, or suggestions will be treated as non-confidential and non-proprietary and will become the property of ACLICO. Such information, other than personal data or information, may be used for any purpose, including, but not limited to, reproduction, solicitations, disclosure, transmission, publication, broadcast, and posting. ACLICO is free to use any ideas, concepts, know-how, or techniques contained in any communication you send to ACLICO via this website or by any other means for any purpose whatsoever, including, but not limited to, developing and marketing products using such information.

Jurisdiction:

Unless otherwise expressly stated, ACLICO makes no representation that materials on this Website are appropriate or available for use in any location. Those who choose to access this website do so on their own initiative and are responsible for compliance with local laws. Except as expressly set forth herein the information contained on this website is not an offer to sell any insurance product or other product or service by ACLICO. No insurance product or other product or service is offered or will be sold by ACLICO or, if sold by ACLICO, will be effective in any jurisdiction in which such offer or solicitation, purchase or sale would be unlawful under the insurance or other laws of such jurisdiction. Some products and services may not be available in all jurisdictions.

Trademarks and Copyrights:

All images, trademarks, service marks, trade names, logos, and icons are proprietary to ACLICO or used with permission obtained by ACLICO. Nothing contained on the website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any trademark displayed on this website without the written permission of ACLICO and/or the owner of the mark, logo or icon. Your use of the trademarks displayed on this website, or any other content on this Website, except as provided herein, is strictly prohibited. Any unauthorized use may violate copyright laws, trademark laws, the laws of privacy and publicity, and/or communications regulations and statutes.

Software Licenses:

You acknowledge that any software which may be available or provided to you on this website may contain technology that is subject to strict controls pursuant to export control laws and regulations of the United States of America and other countries and jurisdictions. You hereby agree that you will not transfer or export such software in violation of such applicable export laws and regulations. ACLICO does not authorize the downloading or exportation of any software or technical data from this Website to any jurisdiction prohibited by such export controls laws and regulations.

These terms and conditions may be revised at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the then current terms and conditions to which you are bound.