

CERTIFIED DOCUMENT

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You are solely responsible for any and all activities that occur under your account and ensuring that you exit or log-off from your account at the end of each session. You shall immediately notify eLifeID of any unauthorized or suspected unauthorized use of your account, log-in credentials (ie. Username, password or other personal account access codes), or any other breach of security known or suspected by you.

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PolicyWatch Networks, Inc. / eLifeID service does not own any data contained in your personal records except for initial registration information (Registration Data), or material that you submit to eLifeID for storage in your account. eLifeID will not monitor, edit or disclose any information regarding you or your account, including any data without your prior permission in accordance with this agreement. We may use certain user registration and/or statistical information such as usage or traffic patterns during your visits to eLifeID.com in aggregate form but such information will not include personally identifiable information. You assume sole responsibility for the accuracy, quality, integrity, legality, reliability, appropriateness, and copyright of all information that you store in your account. PolicyWatch Networks, and eLifeID shall not be responsible or liable for the deletion, correction, destruction, damage, loss or failure to store any personal information.

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Each record created using eLifeID requires you to assign at least one individual or firm to be notified of the information contained in each record. You are also required to determine and select a specific life event (ie. Incapacity or death) allowing the distribution of the information contained in each record to those assigned to receive them. You authorize PolicyWatch Networks, Inc. / eLifeID to access and distribute each record according to the last recorded instruction applied to the individual record with regard to the life event (when to distribute) and assigned recipients of the information (who should be informed). In the event that assigned individuals cannot be located or are deceased, eLifeID will make reasonable efforts to locate next-of-kin to distribute the information contained in each record.

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SUBSCRIBER CONDUCT

You agree to abide by all applicable federal, state and local laws and regulations that may be associated with this service.

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The Terms and Conditions set forth in this agreement shall be governed by and construed in accordance with the law of the Commonwealth of Pennsylvania, without regard to the laws thereof, and to the laws of the United States.

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You agree to provide payment for the services requested at the time of initial subscription and subscription renewal. eLifeID will notify you approximately 30 days prior to your subscription termination date for subscription renewal.

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