

Copyright Notice

The content of this site, including but not limited to the text and images herein and their arrangement, are copyright © of First Durham Insurance & Financial Ltd., 1920 Bayly St. Pickering Ontario, Canada, L1W 3R6 All rights reserved.

Authorization of First Durham Insurance & Financial Ltd. hereby authorizes members to copy and display the content herein, but only for your personal or informational and non-commercial use. However, the content herein shall not be copied or posted in any network computer or broadcast in any media. Any copy you make must include this copyright notice. If attribution to First Durham Insurance & Financial Ltd. is included, limited quotations from the content are hereby permitted. You may not copy or display for redistribution to third parties for commercial purposes any portion of the content without the prior written permission of First Durham Insurance & Financial Ltd.. No modifications of any content may be made.

No Implied Licenses

Nothing contained herein shall be construed as conferring by implication or otherwise any license or right under any patent, trademark, copyright (except as expressly provided above), or proprietary rights of First Durham Insurance & Financial Ltd. or any third party.

The Content

First Durham Insurance & Financial Ltd. makes no representations about the suitability of the content of this site for any purpose. All content is provided "as is" without any warranty of any kind. First Durham Insurance & Financial Ltd. hereby disclaims all warranties and conditions with regard particular purpose, title and non-infringement. In no event shall First Durham Insurance & Financial Ltd. be liable for any special, indirect, exemplary or consequential damages or any damages whatsoever, including but not limited to loss of use, data or profits, without regard to the form of any action, including but not limited to contract, negligence or other tortious actions, arising out of or in connection with the use, copying or display of the content.

Although First Durham Insurance & Financial Ltd. believes the content to be accurate, complete and current, First Durham Insurance & Financial Ltd. makes no warranty as to the accuracy, completeness or currency of the content. It is your responsibility to verify any information before relying on it. The content of this site may include technical inaccuracies or typographical errors. From time to time changes are made to the content herein. First Durham Insurance & Financial Ltd. may make changes in the products and/or the services described herein at any time.

Links to Other Sites

Some sites listed as links herein are not under the control of First Durham Insurance & Financial Ltd.. Accordingly, First Durham Insurance & Financial Ltd. makes no representation whatsoever concerning the content of those sites. The fact that First Durham Insurance & Financial Ltd. has provided a link to a site is not an endorsement, authorization, sponsorship or affiliation by First Durham Insurance & Financial Ltd. with respect to such site, its owners or its providers. First Durham Insurance & Financial Ltd. has not tested any information, software or products found on the Internet, and First Durham Insurance & Financial Ltd. cautions you to make sure that you completely understand these risks before retrieving, using, relying upon or purchasing anything via the Internet.

Information Provided by You

Any information provided by you to First Durham Insurance & Financial Ltd., including but not limited to feedback, data, questions, comments, suggestion or the like, shall be deemed to be non-confidential. First Durham Insurance & Financial Ltd. shall have no obligation of any kind with respect to such information and shall be free to reproduce, use, disclose and distribute the information to others without limitation.

Additionally, First Durham Insurance & Financial Ltd. shall be free to use any ideas, concepts, know-how or techniques contained in such information for any purpose whatsoever, including but not limited to developing, manufacturing and marketing products incorporating such information. However, First Durham Insurance & Financial Ltd. will not use your name or otherwise publicize the fact that you submitted materials or other information to First Durham Insurance & Financial Ltd. unless: (a) we ask your permission to use your name; or (b) we first notify you that the materials or other information you submit to a particular part of this site will be published or otherwise used with your name on it; or (c) we are required to do so by law.

Trademarks

The BIPPER and First Durham Insurance & Financial Ltd. logo are registered trademarks. All other trademarks are either owned by First Durham Insurance & Financial Ltd. or by other companies.

Notices regarding software, documents and services available on this web site

In no event shall First Durham Insurance & Financial Ltd. and/or its respective suppliers be liable for any special, indirect or consequential damages or any damages whatsoever resulting from loss of use, data or profits, whether in an action of contract, negligence or other tortious action, arising out of or in connection with the use or performance of software, documents, provision of or failure to provide services, or information available from the services.

Passwords and Security

First Durham Insurance & Financial Ltd. is concerned about the security of personal information we have collected from you and has taken reasonable steps to prevent unauthorized access to that information.

You are responsible for maintaining the confidentiality of any password(s) you are given to access the Site, and are fully responsible for all activities that occur under your password(s). You agree to notify First Durham Insurance & Financial Ltd. immediately of any unauthorized use of your password(s).

Termination of Use

You agree that First Durham Insurance & Financial Ltd. may, in its sole discretion, at any time terminate your access to the Site and any account(s) you may have in connection with the Site.