# Terms and Conditions of Website Use

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- V3 and its affiliates are authorized to act on instructions received under your password without any requirement to question those instructions;
- V3 and its affiliates are not liable for any loss caused by the authorized or unauthorized access to your personal information;

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- Your password contains sensitive information and you will keep it confidential and not disclose it to unauthorized users as you agree that the security of your password will be your responsibility at all times;
- You authorize V3 to store any personally identifiable information that you may provide and/or share same with its affiliates for the purpose of performing requested transactions;
- You certify that you are the owner of any bank account or credit/debit card information you provide and you further authorize the financial institution to honor any withdrawals or charges you authorize;
- You certify that any information uploaded to or provided by you through the website is true and correct;
- You have responsibility for all activities that occur under your password;
- You should notify V3 immediately by telephone (877-430-0085) or email (wc.brokerservices@v3ins.com) if you believe anyone else has learned your password or if you believe any unauthorized access to V3 or your personal information has occurred or may occur;
- You are responsible for any damage to V3, its subsidiaries, affiliates, or customers arising from use of your
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  unauthorized access to data; or, any other damage arising from use of this password.
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  - exploiting any portion of (or using) the website or services except as expressly authorized herein;
  - reverse engineering, decompiling or disassembling any portion of the website or services, except where such
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## PRIVACY AND SECURITY

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