## **Legal Notices**

## Use of the Site

The Site does not, and it is not intended to, provide any financial, insurance, legal, accounting, or tax advice, and shall not be relied upon by you in that regard.

You agree that your use of the Site shall be on an "as is" basis entirely at your risk. Neither usefulideas Corporation, J.M. Rose Insurance Agency Ltd., J. Rose Insurance Agency Inc. nor any of its affiliated companies, nor any officer, director, or employee thereof, nor any other person associated with the creation of the Site or its contents, shall be liable or responsible to any person for any harm, loss or damage that may arise in any connection with your use of the Site, including without limitation any direct, indirect, special, third party, or consequential damages. Without limiting the foregoing, usefulideas Corporation, J.M. Rose Insurance Agency Ltd., and J. Rose Insurance Agency Inc. shall not be responsible for any detrimental reliance that you may place upon the Site or its contents whatsoever.

The Site shall not be used, or relied upon by you, as a substitute for your independent research or professional advice that is provided to you in direct consultation with a representative of usefulideas Corporation, J.M. Rose Insurance Agency Ltd. or J. Rose Insurance Agency Inc.

## **Intellectual Property Notice**





Names, phrases, logos, icons, graphics, images or designs, including the design marks above, used throughout the Site may be trade names, registered or unregistered trademarks or services marks ("Trademarks") of usefulideas Corporation, its subsidiaries or affiliates. The display of Trademarks on this Site is not an implied license to any third party for use of the Trademarks.

All information on this Site is protected under copyright laws. Except as provided on this Site, no one has permission to copy, redistribute, reproduce or republish any information found on this Site, which includes uploading or downloading without the prior written consent of usefulideas Corporation.

Any retransmission or alteration of Trademarks or other form of unauthorized copying may be a violation of the law and such users may be subject to legal action.

## **Investment Disclaimer**

You are responsible for ensuring that you are appropriately informed about any securities, taxation or other legislation or law that could affect your investment decisions.