



These terms were last updated on 05/01/2026.

Please read these Terms of Use carefully before using the LGIS Group website or Web App.

These Terms of Use ("Terms") describe the terms and conditions applicable to your access and use of the website (the "Web Site") and the Web App (the "Web App") (collectively, the "Sites"), which are operated by and on behalf of LGIS Group and its affiliated entities ("LGIS Group," "we," "us," or "our").

The "Web App" refers to software provided by us to deliver services related to our products and offerings on Apple iOS and Android OS devices, including updates, enhancements, and supporting documentation.

By using the Web App, or by using the Web Site, you agree to these Terms. If you do not agree, do not use the Sites or the Web App. We may update these Terms at any time. Continued use of the Sites after updates constitutes acceptance of those changes.

Scope of Use

We grant you a limited, non-exclusive, non-transferable right to access and use the Sites for informational and non-commercial purposes.

You may view, copy, and download materials provided that all copyright and proprietary notices remain intact. However, you may not modify, reproduce, distribute, or publicly display content without permission, reverse engineer or create derivative works, introduce malicious code or disrupt the Sites, use the Sites in violation of any applicable law, or scrape or systematically extract data without consent.

We reserve all rights and may take legal action for violations. We may modify or discontinue the Sites at any time without notice. Use of the Sites is also governed by our Privacy Policies.

Eligibility for Products and Services

Not all products or services are available in all locations. Eligibility is determined at the sole discretion of LGIS Group.

No Professional Advice

Information provided on the Sites is for general informational purposes only and does not constitute legal, financial, or professional advice.

No Warranties

The Sites and all materials are provided **“AS IS”** and **“AS AVAILABLE”** without warranties of any kind, express or implied.

We do not guarantee accuracy, completeness, or reliability. Use of the Sites is at your own risk.

Limitation of Liability

LGIS Group is not liable for any direct, indirect, incidental, or consequential damages arising from the use or inability to use the Sites, errors or omissions in content, and interruptions or security issues.

Intellectual Property

All content on the Sites is protected by applicable intellectual property laws.

The **LGIS Group name, logo, and related marks are trademarks** of LGIS Group or its affiliates. Third-party trademarks remain the property of their respective owners.

Visitor Submissions

By submitting content (excluding personal data), you grant LGIS Group a worldwide, royalty-free license to use, reproduce, and distribute such content.

You agree not to submit unlawful, offensive, or infringing materials.

Links to Third-Party Sites

The Sites may contain links to third-party websites. LGIS Group is not responsible for their content, accuracy, or privacy practices.

Jurisdiction and Governing Law

These Terms shall be governed by applicable laws of the jurisdiction in which LGIS Group operates, without regard to conflict of law principles.

Indemnification

You agree to indemnify and hold harmless LGIS Group and its affiliates from any claims arising from your use of the Sites and/or Web App, or violation of these Terms.

Disclosures

Products and services may be subject to restrictions, exclusions, and conditions. Availability may vary by location. All guarantees are subject to the financial strength and obligations of the issuing entity within LGIS Group. LGIS Group representatives may only offer services where properly licensed.

Information Storage Authorization

You authorize LGIS Group and its service providers to store and process information you provide, including personal and financial data, as necessary to deliver services.

Account Registration

You may register for an LGIS Group account to access services and documents. You are responsible for maintaining the confidentiality of your login credentials (if any) and all activities under your account.

Paperless Terms and Conditions

In the future, we may have the option of paperless services. By enrolling in paperless services, you agree to receive documents electronically. You must maintain a valid email and ensure access to required software (e.g., PDF reader). You may opt out at any time, after which documents will be sent via traditional delivery methods.

Web App Provisions

- **Usage:** You are responsible for any mobile data or network charges.
- **Security:** You are responsible for securing your device and login credentials (if any).
- **Location Services:** Location data may be used to enhance services, but it may not be accurate.
- **Notifications:** You consent to receive notifications, but acknowledge delivery is not guaranteed.
- **Biometrics:** Biometric login (e.g., Face ID, fingerprint) may be used at your own risk. LGIS Group does not store biometric data.

Changes to Terms

LGIS Group reserves the right to modify these Terms at any time. Continued use indicates acceptance.

Contact Us

For questions regarding these Terms:

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