

Ramble Terms of Service

Date of Last Revision: March 2, 2026

Acceptance of These Terms of Service

Ramble Technologies, Inc. (“**Ramble**,” “**we**,” “**us**,” or “**our**”) provides our services (described below) and related content to you through our website(s) located at <https://therambleco.com> (the “**Site**”) which offers a platform to buy and sell musical instruments and to obtain insurance coverage for equipment commonly found in music-production environments (collectively, with the Site including any updated or new features, functionality and technology, the “**Platform**”). All access and use of the Platform is subject to the terms and conditions contained in these Terms of Service (as amended from time to time, these “**Terms of Service**”). By accessing, browsing, or otherwise using the Site, or any other aspect of the Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service. If you are entering into these Terms of Service on behalf of a company, business or other legal entity, you represent that you have the authority to bind such entity and its affiliates to these Terms of Service, in which case the terms “you” or “your” shall refer to such entity and its affiliates. If you do not accept the terms and conditions of these Terms of Service, you will not access, browse, or otherwise use the Platform.

We reserve the right, at our sole discretion, to change or modify portions of these Terms of Service at any time. If we do this, we will post the changes on this page and will indicate at the top of this page the date these Terms of Service were last revised. You may read a current, effective copy of these Terms of Service by visiting the “Terms of Service” link on the Site. We will also notify you of any material changes, either through the user interface of the Platform, a pop-up notice, email, or through other reasonable means. Your continued use of the Platform after the date any such changes become effective constitutes your acceptance of the new Terms of Service. You should periodically visit this page to review the current Terms of Service so you are aware of any revisions. If you do not agree to abide by these or any future Terms of Service, you will not access, browse, or use (or continue to access, browse, or use) the Platform.

PLEASE READ THESE TERMS OF SERVICE CAREFULLY, AS THEY CONTAIN AN AGREEMENT TO ARBITRATE AND OTHER IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS. THE AGREEMENT TO ARBITRATE REQUIRES (WITH LIMITED EXCEPTION) THAT YOU SUBMIT CLAIMS YOU HAVE AGAINST US TO BINDING AND FINAL ARBITRATION, AND FURTHER (1) YOU WILL ONLY BE PERMITTED TO PURSUE CLAIMS AGAINST RAMBLE ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, (2) YOU WILL ONLY BE PERMITTED TO SEEK RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ON AN INDIVIDUAL BASIS, AND (3) YOU MAY NOT BE ABLE TO HAVE ANY CLAIMS YOU HAVE AGAINST US RESOLVED BY A JURY OR IN A COURT OF LAW.

Your Privacy: At Ramble, we respect the privacy of our users. For more information please see our Privacy Policy, located at [Privacy Policy](#) (the “**Privacy Policy**”). By using the Platform, you consent to our collection, use and disclosure of personal data and other data as outlined therein.

Additional Terms: In addition, when using certain features through the Platform, you will be subject to any additional terms applicable to such features that may be posted on or within the Platform from time to time. All such terms are hereby incorporated by reference into these Terms of Service.

Access and Use of the Platform

Platform Description: The Platform enables users to list, offer, sell, search for, and buy musical instruments. Users who offer and sell musical instruments through the Platform are referred to as “**Providers**”, and users who search for and buy musical instruments from Providers through the Platform

are referred to as “**Clients**”. Providers approved by Ramble may sell musical instrument to Clients via posted offerings on the Platform (each a “**Listing**”). Clients who are seeking to purchase musical instruments can respond to Listings to receive the musical instruments from Providers. The Platform provides a conduit for users to obtain insurance coverage from licensed insurance carriers for qualifying equipment commonly found in music-production environments. This may include, but is not limited to, musical instruments, recording devices, audio interfaces, microphones, speakers, amplifiers, mixing consoles, computers and related hardware, and other equipment typically used in a music studio (collectively, “**Music Studio Equipment**”). All coverage will be subject to the terms and conditions contained in the final policies issued by the insurance carriers which have appointed us. Our role as an insurance producer is limited to facilitating access to third-party insurance providers and providing support through the policy binding process. We do not underwrite, bind, or issue insurance policies, and we make no guarantees regarding the availability, terms, or pricing of any coverage offered by third-party insurers. All final insurance decisions, including coverage limits, premiums, exclusions, and claims, are solely between you and the applicable insurer. Ramble’s is licensed in Delaware with license #3003967912 and has the additional state licenses listed on Exhibit A attached hereto.

Provider Terms: As a Provider, Ramble offers you the right to use the Platform to connect with Clients to sell your musical instruments. When you accept a Client purchase request, or receive a Client’s purchase confirmation through the Platform, you are entering into a contract directly with the Client, and are responsible for delivering your musical instruments under the terms and at the price specified in your Listing. Your relationship with Ramble is that of an independent individual or entity and not an employee, agent, joint venturer, or partner of Ramble. Ramble does not direct or control the content of your Listings, and you agree that you have complete discretion whether and when to provide the musical instruments as described in your Listings, and at what price and on what terms to offer them.

Client Terms: You can search for Listings by using criteria like the type of musical instrument you are seeking from Providers. When you purchase an instrument through a Listing, you are agreeing to pay all fees and charges for your purchase including the price, applicable fees, taxes, and any other items identified during the purchase process. When you receive the purchase confirmation, a contract is formed directly between you and the Provider. In addition to these Terms of Service, you will be subject to, and responsible for complying with the cancellation policy and any other rules, standards, policies, or requirements identified in the Listing or during checkout that apply to the Listing. It is your responsibility to read and understand these rules, standards, policies, and requirements prior to purchase of the instrument.

Shipping and Delivery: Unless the corresponding Listing specifies that Client is required to pick up the instrument in person, the corresponding Provider will be responsible for packaging and shipping the instrument associated with the Listing. All shipping and delivery of musical instruments to the Client shall be subject to full payment to the Provider for the purchase of the corresponding musical instrument, and the musical instrument will not be delivered to the Client if payment is canceled or not made by the Client.

Ramble Role: Ramble operates a marketplace platform and does not directly provide any musical instruments to Clients. When you request or accept a purchase, you are entering into a contract directly with another user. Ramble is not and does not become a party to or other participant in any contractual relationship between users. Ramble is not acting as an agent for any user. While we work hard to ensure our users have great experiences using the Platform, we do not and cannot control the conduct or performance of Clients and Providers and do not guarantee (i) the existence, quality, safety, suitability, or legality of any Listings or (ii) the truth or accuracy of any Listing descriptions, or other content provided by users. You acknowledge that Ramble has no general obligation to monitor the use of the Platform, but has the right to review, disable access to, remove, or edit User Content to: (i) operate, secure and improve the Platform (including for fraud prevention, risk assessment, investigation and customer support purposes); (ii) ensure compliance with these Terms of Service; (iii) comply with applicable law or the order or requirement of a court, law enforcement or other administrative agency or governmental body; (iv) address User Content that we determine is harmful or objectionable; (v) take actions set out in these Terms of Service; and (vi) maintain and enforce any quality or eligibility criteria,

including by removing Listings that don't meet quality and eligibility criteria. Where we remove or disable User Content, we will notify a user and provide the reasons for such a measure, unless such notification would (a) prevent or impede the detection or prevention of fraud or other illegal activities, (b) harm the legitimate interests of other users or third parties, or (c) contravene applicable laws. You may appeal such a decision by contacting us at alex@therambleco.com. Users agree to cooperate with and assist Ramble in good faith, and to provide Ramble with such information and take such actions as may be reasonably requested by Ramble with respect to any investigation undertaken by Ramble regarding the use or abuse of the Platform.

Your Registration Obligations: You may be required to register with Ramble or provide information about yourself (e.g., name and email address) in order to access and use certain features of the Platform. If you choose to register for the Platform, you agree to provide and maintain true, accurate, current, and complete information about yourself as prompted by the Platform's registration form. Registration data and certain other information about you are governed by our Privacy Policy. If you are under 18 years of age, you are not authorized to use the Platform, with or without registering.

Member Account, Password and Security: You are responsible for maintaining the confidentiality of your password and account details, if any, and are fully responsible for any and all activities that occur under your password or account. You agree to (a) immediately notify Ramble of any unauthorized use of your password or account or any other breach of security, and (b) ensure that you exit from your account at the end of each session when accessing the Platform. Ramble will not be liable for any loss or damage arising from your failure to comply with this paragraph.

Modifications to Platform: Ramble reserves the right to modify or discontinue, temporarily or permanently, the Platform (or any part thereof) with or without notice. You agree that Ramble will not be liable to you or to any third party for any modification, suspension or discontinuance of the Platform.

General Practices Regarding Use and Storage: You acknowledge that Ramble may establish general practices and limits concerning use of the Platform, including the maximum period of time that data or other content will be retained by the Platform and the maximum storage space that will be allotted on Ramble' or its third-party service providers' servers on your behalf. You agree that Ramble has no responsibility or liability for the deletion or failure to store any data or other content maintained or uploaded by the Platform. You acknowledge that Ramble reserves the right to terminate accounts that are inactive for an extended period of time. You further acknowledge that Ramble reserves the right to change these general practices and limits at any time, in its sole discretion, with or without notice.

Conditions of Access and Use

User Conduct: You are solely responsible for all code, video, images, information, data, text, software, music, sound, photographs, graphics, messages, and other materials ("**Content**") that you make available to Ramble, including by uploading, posting, publishing, or displaying (hereinafter, "**upload(ing)**") via the Platform or by emailing or otherwise making available to other users of the Platform (collectively, "**User Content**"). Ramble reserves the right to investigate and take appropriate legal action against anyone who, in Ramble' sole discretion, violates this provision, including removing the offending content from the Platform, suspending or terminating the account of such violators, and reporting the violator to law enforcement authorities. You agree to not use the Platform to:

- a) email or otherwise upload any content that (i) infringes any intellectual property or other proprietary rights of any party; (ii) you do not have a right to upload under any law or under contractual or fiduciary relationships; (iii) contains software viruses or any other computer code, files or programs designed to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment; (iv) poses or creates a privacy or security risk to any person; (v) constitutes unsolicited or unauthorized advertising, promotional materials, commercial activities and/or sales, "junk mail," "spam," "chain letters," "pyramid schemes," "contests," "sweepstakes," or any other form of solicitation; (vi) is unlawful, harmful, threatening, abusive, harassing, tortious, excessively violent, defamatory,

- vulgar, obscene, pornographic, libelous, invasive of another's privacy, hateful, discriminatory, or otherwise objectionable; or (vii) in the sole judgment of Ramble, is objectionable or which restricts or inhibits any other person from using or enjoying the Platform, or which may expose Ramble or its users to any harm or liability of any type;
- b) interfere with or disrupt the Platform or servers or networks connected to the Platform, or disobey any requirements, procedures, policies, or regulations of networks connected to the Platform;
 - c) violate any applicable local, state, national, or international law, or any regulations having the force of law;
 - d) impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity;
 - e) solicit personal information from anyone under the age of 18;
 - f) harvest or collect email addresses or other contact information of other users from the Platform by electronic or other means for the purposes of sending unsolicited emails or other unsolicited communications;
 - g) advertise or offer to sell or buy any goods or services for any business purpose that is not specifically authorized;
 - h) further or promote any criminal activity or enterprise or provide instructional information about illegal activities;
 - i) obtain or attempt to access or otherwise obtain any content or information through any means not intentionally made available or provided for through the Platform;
 - j) Use our Platform in any manner that could disable, overburden, damage, or impair the site or interfere with any other party's use of the Platform, including their ability to engage in real time activities through the Platform;
 - k) Use any robot, spider or other automatic device, process or means to access the Platform for any purpose, including monitoring or copying any of the material on the Platform;
 - l) Use any manual process to monitor or copy any of the material on the Platform, or for any other unauthorized purpose without our prior written consent;
 - m) circumvent, remove, alter, deactivate, degrade, or thwart any of the content protections in or geographic restrictions on any content (including Platform Content (as defined below)) available on or through the Platform, including through the use of virtual private networks; or
 - n) engage in or use any data mining, robots, scraping, or similar data gathering or extraction methods.

If you are blocked by Ramble from accessing the Platform (including by blocking your IP address), you agree not to implement any measures to circumvent such blocking (e.g., by masking your IP address or using a proxy IP address or virtual private network).

Competitors: No employee, independent contractor, agent, or affiliate of any competing entity is permitted to view, access, or use any portion of the Platform without express written permission from Ramble. By viewing, using, or accessing the Platform, you represent and warrant that you are not a competitor of Ramble or any of its affiliates, or acting on behalf of a competitor of Ramble in using or accessing the Platform.

Fees and Payment

Fees: In order to purchase an instrument through a Listing as a Client, you will be required to provide information regarding your credit card or other payment instrument. You represent and warrant to Ramble that such information is true and that you are authorized to use the payment instrument and that you will pay the corresponding fees associated with the Listing. You will promptly update your account information with Ramble or the Payment Processor (as defined below), as applicable, of any changes (for example, a change in your billing address or credit card expiration date) that may occur. Provider and Client agrees to pay Ramble the amount that is specified for each purchase. If you dispute any charges you must let Ramble know within sixty (60) days after the date that Ramble charges you, or within such longer period of time as may be required under applicable law. You will be responsible for all taxes associated with the Platform, other than taxes based on Ramble' net income.

Payment Processing: Ramble is not a money transmitter. To facilitate payment for transactions made via the Platform via bank account, credit card, or debit card, Ramble uses Stripe, Inc. and its affiliates ("**Stripe**"), a third-party payment processor. These payment processing services are provided by Stripe and are subject to the Stripe terms and conditions and other policies available at <https://stripe.com/legal> and Stripe's Global Privacy Policy available at: <https://stripe.com/privacy> (collectively, the "**Stripe Agreements**"). By agreeing to this Terms of Service, users that use the payment functions of the Platform also agree to be bound by the Stripe Agreements, as the same may be modified by Stripe from time to time. You hereby authorize Stripe to store and continue billing your specified payment method even after such payment method has expired, to avoid interruptions in payment for your use of the Platform. Please contact Stripe for more information. Ramble assumes no liability or responsibility for any payments you make through the Platform.

Transaction Fee: In accordance with applicable state insurance laws, rules, and regulations, an insurance broker is required to have written acknowledgment from an insured where the insurance broker is receiving compensation other than commissions from premiums on insurance contracts.

The you hereby understand and agree to pay Ramble a service fee of TEN DOLLARS (\$10.00) ("**Service Fee**") in connection with the above-referenced commercial inland marine policy(ies). This amount is commensurate with the value-added services provided by Ramble, specifically the development and maintenance of the proprietary technology platform used for policy management and digital support.

Further, you acknowledge and agree that by accepting these Terms of Service and completing the digital checkout:

- a) Ongoing Binding Agreement: You are providing express, ongoing consent for these Terms of Service to remain in full force and effect for the initial term and each subsequent renewal year without the need for a new signature or additional acknowledgment.
- b) Automatic Recurring Charge: This Service Fee is applicable annually; for policies set to auto-renew, you authorize Ramble to charge this Service Fee automatically and without further action at the time of each renewal.
- c) Payment Terms: You agree to pay the Service Fee as a separate line item at the time of initial checkout and upon each renewal.
- d) Earned Status: This Service Fee is deemed fully earned as of receipt and is not refundable once the policy has been issued.
- e) Electronic Signature: You agree that your electronic signature/checkbox is the legal equivalent of your manual signature on these Terms of Service and you consent to be legally bound by these Terms of Service and conditions for all future renewals.

Revenue Disclosure: Ramble receives fees and/or commissions directly for the placement of insurance coverages. We sometimes use other parties to aid in the placement of insurance. In those cases, it is not unusual for those third parties to receive fees and/or commissions as is usual and customary. In addition, we may receive contingent payments or extra commissions from some insurers that are not linked to any specific client but are based on our overall performance with respect to growth, retention, and loss experience for a particular insurer.

Refunds and Cancellations: Payments made by you hereunder are final and non-refundable, unless otherwise determined by Ramble. In the event a Client cancels a purchase after the Provider has accepted but prior to the shipping of the musical instruments, Provider may request partial payments for the packaging of the respective musical instruments based on Ramble's Refund Policy.

Mobile Services and Software

Mobile Services: The Platform includes certain services that are available via a mobile device, including (a) the ability to upload content to the Platform via a mobile device, and (b) the ability to browse

the Platform from a mobile device (collectively, the “Mobile Services”). To the extent you access the Platform through a mobile device, your wireless service carrier’s standard charges, data rates, and other fees may apply. In addition, downloading, installing, or using certain Mobile Services may be prohibited or restricted by your carrier, and not all Mobile Services may work with all carriers or devices.

Telephonic Communications Services: By using the Platform and providing us with your telephone number(s), you are consenting to be contacted by Ramble or our affiliates by telephone (including on a recorded line), automated calling, automated telephone dialing system calling, automated system calling, artificial voice or pre-recorded calling, text message, SMS and/or MMS message, fax, or other telephonic or electronic means for marketing, solicitation, informational, or another purpose, even if your telephone number(s) is registered on the National Do Not Call List, a state Do Not Call List, or the internal Do Not Call List of Ramble or Ramble Affiliates or their partners. You may be required to respond to an initial call or message as instructed to complete your registration and confirm enrollment to receive such calls, texts or other telephonic communications. You do not have to consent to receive calls or text messages from Ramble or Ramble Affiliates or their partners for marketing or solicitation purposes to purchase Ramble’s products or Platforms. In the event you no longer wish to receive such calls, text messages or other telephonic communications, you agree to notify Ramble or Ramble Affiliates or their partners, as applicable, directly. In the event you change or deactivate your telephone number, you agree to promptly update your Ramble account information to ensure that your messages are not sent to a person that acquires your old telephone number.

There is no additional charge for telephonic communications, but your carrier’s standard message and data rates apply to any calls, text messages, SMS or MMS messages you send or receive. Your carrier may prohibit or restrict certain mobile features and certain mobile features may be incompatible with your carrier or mobile device. We are not liable for any delays in the receipt of, or any failures to receive, any calls, text messages, SMS or MMS messages, as delivery is subject to effective transmission by your mobile carrier and compatibility of your mobile device. Please contact your mobile carrier if you have any questions regarding these issues or your mobile data and messaging plan.

By reply to any text, SMS, or MMS message you receive from us, you may text “STOP” to cancel or “HELP” for customer support information. If you choose to cancel text, SMS, or MMS messages from us, you agree to receive a final message from us confirming your cancellation.

Intellectual Property Rights

Platform Content: You acknowledge and agree that the Platform may contain content or features (“**Platform Content**”) that are protected by copyright, patent, trademark, trade secret, or other proprietary rights and laws. Except as expressly authorized by Ramble, you agree not to modify, copy, frame, scrape, rent, lease, loan, sell, distribute, or create derivative works based on the Platform or the Platform Content, in whole or in part, except that the foregoing does not apply to your own User Content (as defined above) that you upload to or make available through the Platform in accordance with these Terms of Service. Any use of the Platform or the Platform Content other than as specifically authorized herein is strictly prohibited.

Trademarks: The Ramble name and logos are trademarks and service marks of Ramble (collectively the “**Ramble Trademarks**”). Other company, product, and service names and logos used and displayed via the Platform may be trademarks or service marks of their respective owners who may or may not endorse or be affiliated with or connected to Ramble. Nothing in these Terms of Service or the Platform should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any of Ramble Trademarks displayed on the Platform, without our prior written permission in each instance. All goodwill generated from the use of Ramble Trademarks will inure to our exclusive benefit.

Third-Party Material: Under no circumstances will Ramble be liable in any way for any content or materials of any third parties (including users), including for any errors or omissions in any content, or for any loss or damage of any kind incurred as a result of the use of any such content. You acknowledge that Ramble does not pre-screen content, but that Ramble and its designees will have the right (but not

the obligation) in their sole discretion to refuse or remove any content that is available via the Platform. Without limiting the foregoing, Ramble and its designees will have the right to remove any content that violates these Terms of Service or is deemed by Ramble, in its sole discretion, to be otherwise objectionable. You agree that you must evaluate, and bear all risks associated with, the use of any content, including any reliance on the accuracy, completeness, or usefulness of such content.

User Content: You represent and warrant that you own all right, title and interest in and to such User Content, including all copyrights and rights of publicity contained therein. You hereby grant Ramble and its affiliates, successors and assigns a non-exclusive, worldwide, royalty-free, fully paid-up, transferable, sublicensable (directly and indirectly through multiple tiers), perpetual, and irrevocable license to copy, display, upload, perform, distribute, store, modify, and otherwise use your User Content, in any form, medium or technology now known or later developed, (a) in connection with the operation of the Platform, (b) to develop and improve the Platform and other Ramble offerings, (c) for the promotion, advertising or marketing of the foregoing; and (d) as otherwise set forth in our Privacy Policy. You assume all risk associated with your User Content and the transmission of your User Content, and you have sole responsibility for the accuracy, quality, legality and appropriateness of your User Content.

Any questions, comments, suggestions, ideas, feedback, reviews, or other information about the Platform (“**Submissions**”), provided by you to Ramble are non-confidential and Ramble will be entitled to the unrestricted use and dissemination of these Submissions for any purpose, commercial or otherwise, without acknowledgment, attribution, or compensation to you.

You hereby authorize Ramble and its third-party service providers to collect and analyze User Content and other data and information relating to the Platform and related systems and technologies and derive statistical and usage data relating thereto (collectively, “Usage Data”). Ramble may use Usage Data for any purpose in accordance with applicable Law and our Privacy Policy.

You acknowledge and agree that Ramble may preserve User Content and may also disclose User Content if required to do so by law or in the good faith belief that such preservation or disclosure is reasonably necessary to: (a) comply with legal process, applicable laws, or government requests; (b) enforce these Terms of Service; (c) respond to claims that any content violates the rights of third parties; or (d) protect the rights, property, or personal safety of Ramble, its users, or the public. You understand that the technical processing and transmission of the Platform, including your User Content, may involve (i) transmissions over various networks; and (ii) changes to conform and adapt to technical requirements of connecting networks or devices.

Copyright Complaints: Ramble respects the intellectual property of others, and we ask our users to do the same. If you believe that your work has been copied in a way that constitutes copyright infringement, or that your intellectual property rights have been otherwise violated, you should notify Ramble of your infringement claim in accordance with the procedure set forth below.

Ramble will process and investigate notices of alleged infringement and will take appropriate actions under the Digital Millennium Copyright Act (“**DMCA**”) and other applicable intellectual property laws with respect to any alleged or actual infringement. A notification of claimed copyright infringement should be emailed to Ramble’s Copyright Agent at alex@therambleco.com (Subject line: “DMCA Takedown Request”). You may also contact the Copyright Agent by mail:

244 5th Avenue Suite 1823
New York, NY 10001

To be effective, the notification must be in writing and contain the following information:

- a physical or electronic signature of a person authorized to act on behalf of the owner of the copyright or other intellectual property interest that is allegedly infringed;
- identification of the copyrighted work or other intellectual property that you claim has been infringed, or, if multiple copyrighted works or other intellectual property are covered by a single

- notification, a representative list of such works or other intellectual property;
- identification of the content that is claimed to be infringing or to be the subject of infringing activity, and where the content that you claim is infringing is located on the Platform, with enough detail that we may find it on the Platform;
- your address, telephone number, and email address;
- a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright or intellectual property owner, its agent, or the law; and
- a statement by you that the information in your notice is accurate and, under penalty of perjury, that you are the copyright or intellectual property owner or are authorized to act on the behalf of the owner of the copyright or intellectual property that is allegedly infringed.

Counter-Notice: If you believe that your User Content that was removed (or to which access was disabled) is not infringing, or that you have the authorization from the copyright owner, the copyright owner's agent, or pursuant to the law, to upload and use the content in your User Content, you may send a written counter-notice containing the following information to the Copyright Agent:

- your physical or electronic signature;
- identification of the content that has been removed or to which access has been disabled and the location at which the content appeared before it was removed or disabled;
- a statement by you, made under penalty of perjury, that you have a good faith belief that the content was removed or disabled as a result of mistake or a misidentification of the content to be removed or disabled; and
- your name, address, telephone number, and email address, a statement that you consent to the jurisdiction of the federal court located within the District of Los Angeles and a statement that you will accept service of process from the person who provided notification of the alleged infringement.

If a counter-notice is received by the Copyright Agent, Ramble will send a copy of the counter-notice to the original complaining party informing them that Ramble may replace the removed content or cease disabling it within ten (10) business days. Unless the owner of the applicable copyrighted work or other intellectual property files an action seeking a court order against Ramble or the user, the removed content may be replaced, or access to it restored, within ten (10) to fourteen (14) business days or more after receipt of the counter-notice, at our sole discretion.

Repeat Infringer Policy: In accordance with the DMCA and other applicable law, Ramble has adopted a policy of terminating, in appropriate circumstances and at Ramble's sole discretion, the accounts of users who are deemed to be repeat infringers. Ramble may also at its sole discretion limit access to the Platform and/or terminate the accounts of any users who infringe any intellectual property rights of others, whether or not there is any repeat infringement.

Third-Party Services and Websites

The Platform may provide links or other access to services, sites, technology, and resources that are provided or otherwise made available by third parties (the "Third-Party Services"). Additionally, you may enable or log in to the Platform via various online Third-Party Services, such as social media and social networking services. Your access and use of the Third-Party Services may also be subject to additional terms and conditions, privacy policies, or other agreements with such third party, and you may be required to authenticate or create separate accounts to use Third-Party Services on the websites or via the technology platforms of their respective providers. Some Third-Party Services will provide us with access to certain information that you have provided to third parties, including through such Third-Party Services, and we will use, store, and disclose such information in accordance with our Privacy Policy. For more information about the implications of activating Third-Party Services and our use, storage, and disclosure of information related to you and your use of such Third-Party Services within the Service, please see our Privacy Policy. Ramble has no control over and is not responsible for such Third-Party Services, including for the accuracy, availability, reliability, or completeness of information shared by or available through Third-Party Services, or on the privacy practices of Third-Party Services. We encourage

you to review the privacy policies of the third parties providing Third-Party Services prior to using such services. You, and not Ramble, will be responsible for any and all costs and charges associated with your use of any Third-Party Services. Ramble enables these Third-Party Services merely as a convenience and the integration or inclusion of such Third-Party Services does not imply an endorsement or recommendation. Any dealings you have with third parties while using the Service are between you and the third party. Ramble will not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any Third-Party Services.

Indemnification

To the extent permitted under applicable law, you agree to defend, indemnify, and hold harmless Ramble, its affiliates, and its and their respective officers, employees, directors, service providers, licensors, and agents (collectively, the “**Ramble Parties**”) from any and all losses, damages, expenses, including reasonable attorneys’ fees, rights, claims, actions of any kind, and injury (including death) arising out of or relating to your use of the Platform, disputes you have with other users, any User Content, your violation of these Terms of Service, or your violation of any rights of another. Ramble will provide notice to you of any such claim, suit, or proceeding. Ramble reserves the right to assume the exclusive defense and control of any matter which is subject to indemnification under this section, and you agree to cooperate with any reasonable requests assisting Ramble’ defense of such matter. You may not settle or compromise any claim against the Ramble Parties without Ramble’ written consent.

Disclaimer of Warranties

YOUR USE OF THE PLATFORM IS AT YOUR SOLE RISK. THE PLATFORM IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS. THE RAMBLE PARTIES EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

THE RAMBLE PARTIES MAKE NO WARRANTY THAT (A) THE PLATFORM WILL MEET YOUR REQUIREMENTS; (B) THE PLATFORM WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (C) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE PLATFORM WILL BE ACCURATE OR RELIABLE; OR (D) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE PLATFORM WILL MEET YOUR EXPECTATIONS.

Limitation of Liability

YOU EXPRESSLY UNDERSTAND AND AGREE THAT THE RAMBLE PARTIES WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY DAMAGES, OR DAMAGES FOR LOSS OF PROFITS INCLUDING DAMAGES FOR LOSS OF GOODWILL, USE, OR DATA OR OTHER INTANGIBLE LOSSES (EVEN IF THE RAMBLE PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, RESULTING FROM: (A) THE USE OR THE INABILITY TO USE THE PLATFORM; (B) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION, OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE PLATFORM; (C) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (D) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE PLATFORM; OR (E) ANY OTHER MATTER RELATING TO THE PLATFORM. IN NO EVENT WILL THE RAMBLE PARTIES’ TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, OR CAUSES OF ACTION EXCEED THE AMOUNT YOU HAVE PAID RAMBLE IN THE LAST SIX (6) MONTHS, OR, IF GREATER, ONE HUNDRED DOLLARS (\$100).

SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OR EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR

CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU OR BE ENFORCEABLE WITH RESPECT TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE PLATFORM OR WITH THESE TERMS OF SERVICE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USE OF THE PLATFORM.

IF YOU ARE A USER FROM NEW JERSEY, THE FOREGOING SECTIONS TITLED "INDEMNIFICATION", "DISCLAIMER OF WARRANTIES" AND "LIMITATION OF LIABILITY" ARE INTENDED TO BE ONLY AS BROAD AS IS PERMITTED UNDER THE LAWS OF THE STATE OF NEW JERSEY. IF ANY PORTION OF THESE SECTIONS IS HELD TO BE INVALID UNDER THE LAWS OF THE STATE OF NEW JERSEY, THE INVALIDITY OF SUCH PORTION WILL NOT AFFECT THE VALIDITY OF THE REMAINING PORTIONS OF THE APPLICABLE SECTIONS.

Dispute Resolution By Binding Arbitration

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS.

a. Agreement to Arbitrate

This Dispute Resolution by Binding Arbitration section is referred to in these Terms of Service as the "Arbitration Agreement." You agree that any and all disputes or claims that have arisen or may arise between you and Ramble, whether arising out of or relating to these Terms of Service (including any alleged breach thereof), the Platform, any advertising, or any aspect of the relationship or transactions between us, will be resolved exclusively through final and binding arbitration, rather than a court, in accordance with the terms of this Arbitration Agreement, except that you may assert individual claims in small claims court, if your claims qualify. Further, this Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, and such agencies can, if the law allows, seek relief against us on your behalf. You agree that, by entering into these Terms of Service, you and Ramble are each waiving the right to a trial by jury or to participate in a class action. Your rights will be determined by a neutral arbitrator, not a judge or jury. The Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement.

b. Prohibition of Class and Representative Actions and Non-Individualized Relief

YOU AND COMPANY AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR PROCEEDING. UNLESS BOTH YOU AND COMPANY AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON'S OR PARTY'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY'S INDIVIDUAL CLAIM(S), EXCEPT THAT YOU MAY PURSUE A CLAIM FOR AND THE ARBITRATOR MAY AWARD PUBLIC INJUNCTIVE RELIEF UNDER APPLICABLE LAW TO THE EXTENT REQUIRED FOR THE ENFORCEABILITY OF THIS PROVISION.

c. Pre-Arbitration Dispute Resolution

Ramble is always interested in resolving disputes amicably and efficiently, and most customer concerns can be resolved quickly and to the customer's satisfaction by emailing customer support at support@therambleco.com. If such efforts prove unsuccessful, a party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute ("**Notice**"). The Notice to Ramble should be sent to 244 5th Avenue Suite 1823, New York, NY 10001 ("**Notice Address**"). The Notice must (i) describe the nature and basis of the claim or dispute and (ii) set forth the specific relief sought. If Ramble and you do not resolve the claim within sixty (60) calendar days after the Notice is received, you or Ramble may commence an arbitration proceeding. During the arbitration, the amount of any settlement

offer made by Ramble or you will not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or Ramble is entitled.

d. Arbitration Procedures

Arbitration will be conducted by a neutral arbitrator in accordance with the American Arbitration Association's ("**AAA**") rules and procedures, including the AAA's Consumer Arbitration Rules (collectively, the "**AAA Rules**"), as modified by this Arbitration Agreement. For information on the AAA, please visit its website, <https://www.adr.org>. Information about the AAA Rules and fees for consumer disputes can be found at the AAA's consumer arbitration page, <https://www.adr.org/consumer>. If there is any inconsistency between any term of the AAA Rules and any term of this Arbitration Agreement, the applicable terms of this Arbitration Agreement will control unless the arbitrator determines that the application of the inconsistent Arbitration Agreement terms would not result in a fundamentally fair arbitration. The arbitrator must also follow the provisions of these Terms of Service as a court would. All issues are for the arbitrator to decide, including issues relating to the scope, enforceability, and arbitrability of this Arbitration Agreement. Although arbitration proceedings are usually simpler and more streamlined than trials and other judicial proceedings, the arbitrator can award the same damages and relief on an individual basis that a court can award to an individual under these Terms of Service and applicable law. Decisions by the arbitrator are enforceable in court and may be overturned by a court only for very limited reasons.

Unless Ramble and you agree otherwise, any arbitration hearings will take place in a reasonably convenient location for both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, the determination will be made by AAA. If your claim is for \$10,000 or less, Ramble agrees that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds \$10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

e. Costs of Arbitration

Payment of all filing, administration, and arbitrator fees (collectively, the "**Arbitration Fees**") will be governed by the AAA Rules, unless otherwise provided in this Arbitration Agreement. To the extent any Arbitration Fees are not specifically allocated to either Ramble or you under the AAA Rules, Ramble and you shall split them equally; provided that if you are able to demonstrate to the arbitrator that you are economically unable to pay your portion of such Arbitration Fees or if the arbitrator otherwise determines for any reason that you should not be required to pay your portion of any Arbitration Fees, Ramble will pay your portion of such fees. In addition, if you demonstrate to the arbitrator that the costs of arbitration will be prohibitive as compared to the costs of litigation, Ramble will pay as much of the Arbitration Fees as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. Any payment of attorneys' fees will be governed by the AAA Rules.

f. Confidentiality

All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator, will be strictly confidential for the benefit of all parties.

g. Severability

If a court or the arbitrator decides that any term or provision of this Arbitration Agreement (other than the subsection (b) above titled "Prohibition of Class and Representative Actions and Non-Individualized Relief" above) is invalid or unenforceable, the parties agree to replace such term or provision with a term or provision that is valid and enforceable and that comes closest to expressing the intention of the invalid or unenforceable term or provision, and this Arbitration Agreement will be enforceable as so modified. If a court or the arbitrator decides that any of the provisions of subsection (b) above titled "Prohibition of Class

and Representative Actions and Non-Individualized Relief” are invalid or unenforceable, then the entirety of this Arbitration Agreement will be null and void, unless such provisions are deemed to be invalid or unenforceable solely with respect to claims for public injunctive relief. The remainder of these Terms of Service will continue to apply.

h. Future Changes to Arbitration Agreement

Notwithstanding any provision in these Terms of Service to the contrary, Ramble agrees that if it makes any future change to this Arbitration Agreement (other than a change to the Notice Address) while you are a user of the Platform, you may reject any such change by sending Ramble written notice within thirty (30) calendar days of the change to the Notice Address provided above. By rejecting any future change, you are agreeing that you will arbitrate any dispute between us in accordance with the language of this Arbitration Agreement as of the date you first accepted these Terms of Service (or accepted any subsequent changes to these Terms of Service).

Termination

You agree that Ramble, in its sole discretion, may suspend or terminate your account (or any part thereof) or use of the Platform and remove and discard any content within the Platform, for any reason, including for lack of use or if Ramble believes that you have violated or acted inconsistently with the letter or spirit of these Terms of Service. Any suspected fraudulent, abusive, or illegal activity that may be grounds for termination of your use of the Platform, may be referred to appropriate law enforcement authorities. Ramble may also in its sole discretion and at any time discontinue providing the Platform, or any part thereof, with or without notice. You agree that any termination of your access to the Platform under any provision of these Terms of Service may be effected without prior notice, and acknowledge and agree that Ramble may immediately deactivate or delete your account and all related information and files in your account and/or bar any further access to such files or the Platform. Further, you agree that Ramble will not be liable to you or any third party for any termination of your access to the Platform.

User Disputes

The Platform is designed to connect Clients and Providers whose professional qualifications have been verified, to the best of Ramble’ ability, through independent verification tools; Ramble is not directly involved in the services offered by the Providers through the Listings (including verifying the musical instruments provided by the Providers). You agree that you are solely responsible for your interactions with any other user (including Clients and/or Providers, as applicable) in connection with the Platform, and Ramble will have no liability or responsibility with respect thereto. Ramble will have no liability or responsibility with respect thereto; however, if you have any concerns or disputes regarding another user, please let us know and we will use commercially reasonable efforts to assist you in addressing the issue.

General

These Terms of Service (together with the terms incorporated by reference herein) constitute the entire agreement between you and Ramble governing your access and use of the Platform, and supersede any prior agreements between you and Ramble with respect to the Platform. You also may be subject to additional terms and conditions that may apply when you use Third-Party Platforms, third-party content or third-party software. These Terms of Service will be governed by the laws of the State of New York without regard to its conflict of law provisions. With respect to any disputes or claims not subject to arbitration, as set forth above, you and Ramble submit to the personal and exclusive jurisdiction of the state and federal courts located within New York. The failure of Ramble to exercise or enforce any right or provision of these Terms of Service will not constitute a waiver of such right or provision. If any provision of these Terms of Service is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties’ intentions as reflected in the provision, and the other provisions of these Terms of Service remain in full force and effect. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Platform or these Terms of Service must be filed within one (1) year after such claim or

cause of action arose or be forever barred. A printed version of these Terms of Service and of any notice given in electronic form will be admissible in judicial or administrative proceedings based upon or relating to these Terms of Service to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. You may not assign these Terms of Service without the prior written consent of Ramble, but Ramble may assign or transfer these Terms of Service, in whole or in part, without restriction. The section titles in these Terms of Service are for convenience only and have no legal or contractual effect. As used in these Terms of Service, the words “include” and “including,” and variations thereof, will not be deemed to be terms of limitation, but rather will be deemed to be followed by the words “without limitation.” Notices to you may be made via either email or regular mail. The Platform may also provide notices to you of changes to these Terms of Service or other matters by displaying notices or links to notices generally on the Platform. Ramble will not be in default hereunder by reason of any failure or delay in the performance of its obligations where such failure or delay is due to civil disturbances, riot, epidemic, hostilities, war, terrorist attack, embargo, natural disaster, acts of God, flood, fire, sabotage, fluctuations or unavailability of electrical power, network access or equipment, or any other circumstances or causes beyond Ramble’s reasonable control.

Notice for California Users

Under California Civil Code Section 1789.3, users of the Platform from California are entitled to the following specific consumer rights notice: The Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs may be contacted (a) via email at dca@dca.ca.gov; (b) in writing at: Department of Consumer Affairs, Consumer Information Division, 1625 North Market Blvd., Suite N 112, Sacramento, CA 95834; or (c) by telephone at (800) 952-5210 or (800) 326-2297 (TDD). Sacramento-area consumers may call (916) 445-1254 or (916) 928-1227 (TDD). You may contact us at:

Ramble Technologies, Inc.
244 5th Avenue Suite 1823
New York, NY 10001

Special Notice for International Use; Export Controls

Ramble is headquartered in the United States. Whether inside or outside of the United States, you are solely responsible for ensuring compliance with the laws of your specific jurisdiction. Software available in connection with the Platform (the “**Software**”) and the transmission of applicable data, if any, is subject to United States export controls. No Software may be downloaded from the Platform or otherwise exported or re-exported in violation of U.S. export laws. Downloading, accessing or using the Software or Platform is at your sole risk.

U.S. Government Restricted Rights

The Platform is made available to the U.S. government with “RESTRICTED RIGHTS.” Use, duplication, or disclosure by the U.S. government is subject to the restrictions contained in 48 CFR 52.227-19 and 48 CFR 252.227-7013 et seq. or its successor. Access or use of the Platform (including the Software) by the U.S. government constitutes acknowledgement of our proprietary rights in the Platform (including the Software).

Questions? Concerns? Suggestions?

Please contact us at support@therambleco.com to report any violations of these Terms of Service or to pose any questions regarding these Terms of Service or the Platform.

* * *

Exhibit A

State Licenses

State	License Number
Alaska (AK)	3003968009
Alabama (AL)	3003967937
Arkansas (AR)	3003967891
Arizona (AZ)	3003969343
California (CA)	6017955
Colorado (CO)	924097
Connecticut (CT)	3003967992
District of Columbia (DC)	3003967893
Delaware (DE)	3003967912
Florida (FL)	L135027
Georgia (GA)	243600
Hawaii (HI)	3003973477
Iowa (IA)	3003991001
Idaho (ID)	3003968685
Illinois (IL)	3003967970
Indiana (IN)	4173688
Kansas (KS)	3003967938
Kentucky (KY)	DOI-1435460
Louisiana (LA)	1237589
Massachusetts (MA)	3003987340
Maryland (MD)	3003967962
Maine (ME)	AGN533937
Michigan (MI)	158123
Minnesota (MN)	41011701
Missouri (MO)	3003971039
Mississippi (MS)	15054507
Montana (MT)	3003982323
North Carolina (NC)	3003967991
North Dakota (ND)	3003967895
Nebraska (NE)	3003967945
New Hampshire (NH)	3003968163
New Jersey (NJ)	3003967941
New Mexico (NM)	3004002323
Nevada (NV)	4173508
Ohio (OH)	1707498

Oklahoma (OK)	3003967935
Oregon (OR)	3003978530
Pennsylvania (PA)	1288312
Rhode Island (RI)	3003967942
South Carolina (SC)	3003967896
South Dakota (SD)	21711098
Tennessee (TN)	3003967988
Texas (TX)	3425483
Utah (UT)	1098310
Virginia (VA)	165083
Vermont (VT)	3003967925
Washington (WA)	1338063
Wisconsin (WI)	3003967948
West Virginia (WV)	3003968244
Wyoming (WY)	651586

NOTICE - FRAUD WARNINGS

FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (Not applicable in AL, AR, CA, CO, DC, FL, KS, KY, LA, ME, MD, MN, NE, NJ, NY, OH, OK, OR, PR, RI, TN, VA, VT, or WA.)

NOTICE TO ALABAMA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

NOTICE TO CALIFORNIA APPLICANTS. For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

WARNING TO DISTRICT OF COLUMBIA APPLICANTS: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

NOTICE TO KANSAS APPLICANTS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent

claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MINNESOTA APPLICANTS: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO OREGON APPLICANTS: Any person who intentionally presents a materially false statement in an application for insurance may be guilty of fraud and subject to penalties under state law.

NOTICE TO PUERTO RICO APPLICANTS: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

FRAUD WARNING (APPLICABLE IN ARKANSAS, LOUISIANA AND RHODE ISLAND): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

FRAUD WARNING (APPLICABLE IN VERMONT AND NEBRASKA): Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

FRAUD WARNING (APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON): It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

NEW YORK OTHER THAN AUTOMOBILE FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.