



TERMS AND CONDITIONS

Website Miami Reinsurance Brokers Inc.

This document establishes the Terms and Conditions of Use (hereinafter, the “Terms”) governing access to, browsing of, and use of the UIB Miami website (hereinafter, “UIB Miami” or the “Website”).

By accessing and using this Website, the user expressly, freely, and voluntarily agrees to these Terms. If the user does not agree with these Terms, they must refrain from using the Website.

1. Identification of the Responsible Entity

Entity: UIB Miami

Address: Miami, Florida, United States

Contact Email: uib.miami@uiblatam.com

Website: www.uibmiami.com

2. Purpose of the Website

The Website is intended to:

- Provide institutional information about UIB Miami.
- Facilitate communication and contact channels.
- Disseminate informational and corporate content.

UIB Miami reserves the right to modify the content of the Website at any time without prior notice.

3. User Status

Any person who accesses, browses, consults, or uses the Website shall be considered a User.

The User agrees to use the Website in accordance with applicable laws, these Terms, public order, morality, and generally accepted standards of good conduct.

4. Permitted and Prohibited Use

The User agrees not to engage, directly or indirectly, in any of the following activities:

@mail:uib.miami@uiblatam.com

A member of the UIB Group of Companies
www.uibgroup.com

Registered Office: 78 SW 7th St, Suite 500 Miami FL 33130. The registered office of the Corporation in the state of Delaware is: Corporation Trust Centre, 1209 Orange Street, Wilmington, New Castle County, SE 19801



- Using the Website for unlawful, fraudulent, or unauthorized purposes.
- Interfering with, damaging, or disrupting the operation of the Website or its systems.
- Introducing viruses, malware, or any other harmful code.
- Reproducing, copying, distributing, or modifying the Website's content without authorization.
- Impersonating third parties or providing false information.

UIB Miami may restrict or suspend access to the Website in cases of misuse.

5. Intellectual Property

All content available on the Website, including but not limited to text, trademarks, logos, images, graphics, videos, designs, software, and academic materials, is the property of UIB Miami or its licensors and is protected by applicable intellectual property laws.

Any reproduction, distribution, public communication, modification, or other unauthorized use of such content is strictly prohibited without the prior written consent of UIB Miami.

6. Third-Party Links

The Website may contain links to third-party websites. UIB Miami does not control and is not responsible for the content, privacy policies, or practices of such external websites.

Access to third-party links is at the User's sole responsibility and risk.

7. Disclaimer of Warranties and Limitation of Liability

UIB Miami does not guarantee:

- The uninterrupted availability of the Website.
- The absence of errors or technical failures.
- The absolute accuracy of the information published on the Website.

UIB Miami shall not be liable for any direct, indirect, incidental, or consequential damages arising from the use of, or inability to use, the Website, except where otherwise required by applicable law.

8. Personal Data Protection

The processing of personal data collected through the Website is governed by UIB Miami's Personal Data Processing and Protection Policy, which forms an integral part of these Terms.



Users are encouraged to review that Policy carefully before providing any personal information.

9. Use of Cookies

The Website uses cookies and similar technologies to enhance the User's experience and analyze Website usage.

Users may manage or disable cookies through their browser settings.

10. Modifications

UIB Miami reserves the right to modify, update, or remove these Terms at any time.

Any modifications shall become effective upon their publication on the Website.

Continued use of the Website following the publication of any changes constitutes acceptance of the updated Terms.

11. Governing Law and Jurisdiction

These Terms shall be governed by the applicable laws of the United States of America and the State of Florida, without prejudice to any applicable international regulations.

Any dispute arising out of or in connection with these Terms shall be submitted to the jurisdiction of the competent courts of the State of Florida, unless otherwise required by applicable law.

12. Contact Information

For inquiries regarding these Terms and Conditions, Users may contact UIB Miami through:

✉ Email: uib.miami@uiblatam.com