



Introduction

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You must not use this website in any way that causes, or may cause, damage to the website or impairment of the availability or accessibility of the website; or in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity.

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You must not use this website to transmit or send unsolicited commercial communications.



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If STI/SPFA provides you with a user ID and password to enable you to access restricted areas of this website or other content or services, you must ensure that the user ID and password are kept confidential.

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In these terms and conditions, "your user content" means material (including without limitation text, images, audio material, video material and audio-visual material) that you submit to this website, for whatever purpose.

You grant to STI/SPFA a worldwide, irrevocable, non-exclusive, royalty-free license to use, reproduce, adapt, publish, translate and distribute your user content in any existing or future media. You also grant to STI/SPFA the right to sub-license these rights, and the right to bring an action for infringement of these rights.

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You must not submit any user content to the website that is or has ever been the subject of any threatened or actual legal proceedings or other similar complaint.

STI/SPFA reserves the right to edit or remove any material submitted to this website, or stored on STI/SPFA's servers, or hosted or published upon this website.

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No warranties

This website is provided "as is" without any representations or warranties, express or implied. STI/SPFA makes no representations or warranties in relation to this website or the information and materials provided on this website.

Without prejudice to the generality of the foregoing paragraph, STI/SPFA does not warrant that:

- this website will be constantly available, or available at all; or
- the information on this website is complete, true, accurate or non-misleading.

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Limitations of liability

STI/SPFA will not be liable to you (whether under the law of contract, the law of torts or otherwise) in relation to the contents of, or use of, or otherwise in connection with, this website:

- to the extent that the website is provided free-of-charge, for any direct loss;
- for any indirect, special or consequential loss; or
- for any business losses, loss of revenue, income, profits or anticipated savings, loss of contracts or business relationships, loss of reputation or goodwill, or loss or corruption of information or data.

These limitations of liability apply even if STI/SPFA has been expressly advised of the potential loss.

Exceptions

Nothing in this website disclaimer will exclude or limit any warranty implied by law that it would be unlawful to exclude or limit; and nothing in this website disclaimer will exclude or limit STI/SPFA's liability in respect of any:

- death or personal injury caused by STI/SPFA's negligence;
- fraud or fraudulent misrepresentation on the part of STI/SPFA; or
- matter which it would be illegal or unlawful for STI/SPFA to exclude or limit, or to attempt or purport to exclude or limit, its liability.

Reasonableness

By using this website, you agree that the exclusions and limitations of liability set out in this website disclaimer are reasonable.

If you do not think they are reasonable, you must not use this website.

Other parties

You accept that, as a trade association and limited liability entity, STI/SPFA has an interest in limiting the personal liability of its officers and employees. You agree that you will not bring any claim personally against STI/SPFA's officers or employees in respect of any losses you suffer in connection with the website.

Without prejudice to the foregoing paragraph, you agree that the limitations of warranties and liability set out in this website disclaimer will protect STI/SPFA's officers, employees, agents, subsidiaries, successors, assigns and sub-contractors as well as STI/SPFA.

Unenforceable provisions

If any provision of this website disclaimer is, or is found to be, unenforceable under applicable law, that will not affect the enforceability of the other provisions of this website disclaimer.

Indemnity



You hereby indemnify STI/SPFA and undertake to keep STI/SPFA indemnified against any losses, damages, costs, liabilities and expenses (including without limitation legal expenses and any amounts paid by STI/SPFA to a third party in settlement of a claim or dispute on the advice of STI/SPFA's legal advisers) incurred or suffered by STI/SPFA arising out of any breach by you of any provision of these terms and conditions, or arising out of any claim that you have breached any provision of these terms and conditions.

Breaches of these terms and conditions

Without prejudice to STI/SPFA's other rights under these terms and conditions, if you breach these terms and conditions in any way, STI/SPFA may take such action as STI/SPFA deems appropriate to deal with the breach, including suspending your access to the website, prohibiting you from accessing the website, blocking computers using your IP address from accessing the website, contacting your internet service provider to request that they block your access to the website and/or bringing court proceedings against you.

Variation

STI/SPFA may revise these terms and conditions from time-to-time. Revised terms and conditions will apply to the use of this website from the date of the publication of the revised terms and conditions on this website. Please check this page regularly to ensure you are familiar with the current version.

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STI/SPFA may transfer, sub-contract or otherwise deal with STI/SPFA's rights and/or obligations under these terms and conditions without notifying you or obtaining your consent.

You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these terms and conditions.

Severability

If a provision of these terms and conditions is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect. If any unlawful and/or unenforceable provision would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

Entire agreement

These terms and conditions constitute the entire agreement between you and STI/SPFA in relation to your use of this website, and supersede all previous agreements in respect of your use of this website.

Law and jurisdiction

These terms and conditions will be governed by and construed in accordance with any disputes relating to these terms and conditions will be subject to the [non-]exclusive jurisdiction of the courts of Illinois.