DISCLAIMERS

INSURURE Tokens (the "Tokens") are cryptographic utility tokens for use to access the functionalities of the InsureDAO decentralized insurance protocol (the "InsureDAO Platform") and related use cases which include voting on proposal and community governance such as claim assessment and as mode of payment of incentives for capital provision to the insurance pool and participation in other community activities.

Before deciding to use the InsureDAO Platform, you should seek independent expert advice. You are responsible for evaluations and decision-making made during the InsureDAO Platform using process.

To the maximum extent permitted by all applicable laws, regulations, and rules, we expressly disclaim its liability and shall in no case be liable to you or any person for:
a) the use of Tokens for any purpose in connection with money laundering, terrorism financing or any other acts in breach or contravention of any applicable law, regulation or rule;
b) failure, malfunction, or breakdown of, or disruption to, the operation of the Company, the Tokens, or any technology on which we, the InsureDAO Platform, the Tokens, the Website, the InsureDAO-compatible Wallet due to occurrences of hacks, mining attacks (including but not limited to double-spend attacks, majority mining power attacks and "selfish-mining" attacks), cyber-attacks, distributed denials of service, errors, vulnerabilities, defects, flaws in programming or source code or otherwise, regardless of when such failure, malfunction, breakdown, or disruption occurs;
c) any virus, error, bug, flaw, defect, or other issue adversely affecting the operation, functionality, usage, storage, transmission mechanisms, transferability, or tradeability (after Tokens have been made available for trading on a cryptocurrency or other form of exchange (if applicable)) of any material characteristics of Tokens;
d) loss of possession of the credentials for accessing, loss, or destruction of the private keys of any wallet in any manner and to any extent;
e) any prohibition, restriction, or regulation by any government or regulatory authority in any jurisdiction that restricts the operation, functionality, usage, storage, transmission mechanisms, transferability, or tradeability or other material characteristics of the Tokens or InsureDAO Platform;

InsureDAO Tokens and InsureDAO Platform are not intended for sale, distribution and/or use by Excluded Persons. Accordingly, Excluded Persons should not purchase, acquire and/or use InsureDAO Tokens and InsureDAO Platform. "Excluded Persons" refers to the following person(s):
a) a person who is a citizen, domiciled in, resident of, or physically present / located in an Excluded Jurisdiction;
b) a body corporate: (i) which is incorporated in, or operates out of, an Excluded Jurisdiction, or (ii) which is under the control of one or more individuals who is/are citizen(s) of, domiciled in, residents of, or physically present / located in, an Excluded Jurisdiction;

c) an individual or body corporate included in United Nations Consolidated List (accessible at https://www.un.org/securitycouncil/content/un-sc-consolidated-list); and/or

d) an individual or body corporate which is otherwise prohibited or ineligible in any way, whether in full or in part, under any laws applicable to such individual or body corporate from purchasing, acquiring and/or using IusureDAO Tokens and/or the InsureDAO Platform. "Excluded Jurisdiction" means any of the following jurisdictions : (i) the People's Republic of China; (ii) the United States of America; (iii) Canada, (iv) Democratic People's Republic of Korea, (v) Cuba, (vi) Syria, (vii) Iran, (viii) Sudan, (ix) Republic of Crimea, (x) a jurisdiction identified by the Financial Action Task Force (FATF) for strategic AML/CFT deficiencies and included in FATF's listing of "Highrisk and Other Monitored Jurisdictions" accessible at http://www.fatfgafi.org/publications/high-risk-and-other-monitored-jurisdictions; and/or (xi) a jurisdiction in which the sale, distribution and/or use of InsureDAO Tokens and/or InsureDAO Platforme would (i) constitute an offering of securities or capital markets products; and/or (ii) would be subject of regulation and/or licensing.