

Terms and Conditions of Use of the Website of ACTUARIAL Group

Clause 1 (Scope)

These general conditions are intended to regulate the Terms and Conditions of Use governing the provision of the website operated by ACTUARIAL Group and the protection of personal data policy associated with the same.

Clause 2 (Intellectual Property)

1. All the materials, content and software available on the website, namely information, images, illustrations, graphics, names and logos are the intellectual property of ACTUARIAL Group or third parties, and may not be reproduced, modified, distributed, marketed, or otherwise used, save with the express prior written consent of ACTUARIAL Group or of the third party owners of the intellectual property rights over same.
2. Any use of the materials, content and software available on the website for any purpose other than that expressly permitted by these Terms and Conditions of Use, shall be considered a violation of current national and international copyright laws.

Clause 3 (User Responsibility)

1. ACTUARIAL Group is not responsible for the accuracy of any information, image, contribution or other materials that users provide through the use of the website.
2. The User undertakes to make a prudent, careful and responsible use of the website and not to use it in a way that may imply the violation of legally protected rights or positions of ACTUARIAL Group or of third parties.
3. The User shall indemnify ACTUARIAL Group for any claims, penalties, fines, judgments or seizures resulting from the breach of the laws of intellectual and industrial property by same in the use of the website, as well as for any loss caused to third parties the fault or negligence of which is attributable to the User.
4. The User is solely responsible for any damages or losses, including loss of data, caused to its system and/or computer equipment resulting from the use of the materials, content or software available on the website, unless these are proven to have been caused intentionally or through the gross negligence of ACTUARIAL Group.

5. ACTUARIAL Group shall not be liable for any damages or losses that may result from:
- (i) The operation of the User's system and/or computer equipment;
 - (ii) Difficulties in using the website caused by, namely, delays, interruptions, errors, interferences or suspension of communications, viruses, bugs or malfunctions;
 - (iii) Delays caused by deficiencies or traffic overloads of the Internet or other electronic systems;
 - (iv) Illegitimate actions by third parties, errors or security weaknesses resulting from the use of outdated or unsafe equipment or browsers, failures of the electronic communications services used by the User, as well as damages, errors and inaccuracies that may result from their malfunction.

Clause 4 (Protection of Personal Data)

ACTUARIAL Group guarantees the processing of personal data in accordance with the legislation in force regarding its collection, processing, use, disclosure, storage and privacy, in accordance with its Privacy and Protection of Personal Data Policy.

Clause 5 (Links)

1. ACTUARIAL Group is not responsible for the legality, trustworthiness or quality of any content available on a web page to which a link, available on its website, remits.
2. The availability of links on the website in no way results in the existence of any relationship between ACTUARIAL Group and the owner or manager of the web page to which the link remits, as well as in the consent by ACTUARIAL Group to any materials, content or software made available there.

Clause 6 (Cookies)

ACTUARIAL Group may use cookies on this website to improve the quality of service, features provided, and user experience, not being used for profiling.

If the use of cookies is not allowed, some of the website features may not match the expected level of service.

If you want to remove cookies, consult the Help section of your internet browser (to learn more about cookies: <https://support.microsoft.com/en-us/help/260971/description-of-cookies>).

Clause 7 (Forum)

1. These Terms and Conditions of Use shall be governed by the Portuguese law.
2. The parties have agreed to submit any dispute arising from their interpretation or application to the court of the district of Lisbon, with the express waiver of any other.

Clause 8 (Use)

1. The use of the website may be made by the ordinary User, without registration and without registration of the navigation, and by the Authenticated User that is granted access to the reserved support area on account of a contractual support relationship previously established and in force with ACTUARIAL Group.
2. The authentication consists of the identification of the User, through the introduction of a User ID and password, and the filling in of mandatory fields when registering as an Authenticated User.
3. The password chosen by the User is personal and non-transferable, with its transfer or communication to unauthorized third parties being prohibited.
4. Whenever the Authenticated User becomes aware that his/her user data is being used by third parties, he/she shall immediately notify ACTUARIAL Group.
5. Notwithstanding the contractual relationship with the Authenticated User, ACTUARIAL Group may, for security reasons and to safeguard the privacy of communications, restrict or limit the access by Authenticated Users.