

Legal Notices & Disclaimers

Terms and Conditions of Use

Please read these terms and conditions of use ("Terms of Use") carefully as they apply to your access and/or use of this website ("Site"). By accessing this Site and any pages contained therein, you acknowledge your assent to, and your understanding of, these Terms of Use without limitation or qualification. These Terms of Use may be revised at any time by updating this Site. By accessing this Site, you are bound by any such revisions and should therefore periodically visit this page to review the then current Terms of Use to which you are bound.

This Site is owned and operated by OHL Insurance & Financial Services. OHL Insurance & Financial Services does not represent that the information on this Site is appropriate or available for use in all States or locations. Those who access this Site do so on their own initiative and are responsible for compliance with all applicable laws. The laws of the United States and the Commonwealth of Pennsylvania shall govern this Site, these Terms of Use and any claims relating to this Site.

Warranty Disclaimer

To the fullest extent permissible pursuant to applicable law, the materials on this Site are provided "as is" and without warranties of any kind, either expressed or implied, and OHL Insurance & Financial Services disclaims all warranties, expressed or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose. OHL Insurance & Financial Services does not warrant that the functions contained in the materials will be uninterrupted or error-free, that defects will be corrected, or that this Site or the server that makes it available are free of viruses or other harmful components. OHL Insurance & Financial Services does not warrant or make any representations regarding the use or the results of the use of the materials on this Site in terms of their correctness, accuracy, reliability, or otherwise. When accessing this Site, you assume risk of loss to your software, files, records, and computer equipment, including any and all necessary repair, service or correction thereto.

The information and descriptions contained herein are not necessarily intended to be complete descriptions of all terms, exclusions and conditions applicable to the products and services, but are provided solely for general informational purposes as a convenience to agents, brokers and customers of the OHL Insurance & Financial Services; please refer to the actual policy or the relevant product or services agreement. The information on this Site pertains only to products and services available through insurance agents and brokers licensed, and to customers residing, in the United States.

It is your responsibility to evaluate the accuracy, completeness, suitability and usefulness of any opinions, advice, products, services or other information provided on this Site and their application to your factual setting. All information on this Site is distributed with the understanding that the authors, publishers and distributors are not rendering legal, accounting, financial planning, estate planning or other professional advice or opinions on specific facts or matters and accordingly they assume no liability whatsoever in connection with its use. Consult your legal or tax advisors with respect to your personal situation.

Limitation of Liability

While OHL Insurance & Financial Services uses reasonable efforts to include accurate and up-to-date information on this Site, errors or omissions sometimes occur. To the fullest extent permissible under applicable law, OHL Insurance & Financial Services makes no warranties or representations regarding the use and content of this Site and, accordingly, under no circumstances, including but not limited to negligence, shall OHL Insurance & Financial Services or any party involved in creating, producing, or delivering the Site be liable to you for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the inability to use, the materials on this Site, even if OHL Insurance & Financial Services or a OHL Insurance & Financial Services authorized representative has been advised of the possibility of such damages.

OHL Insurance & Financial Services also assumes no responsibility, and shall not be liable for, any damages to, or viruses that may infect, your computer equipment or other property as a result of your access to, use of, or browsing in the Site or your downloading of any materials, data, text, images, video, or audio from this Site.

Restrictions on Use of Materials

This Site is owned and operated by OHL Insurance & Financial Services. OHL Insurance & Financial Services is the copyright owner or authorized licensee of all text and graphics contained on this Site. Except as otherwise expressly permitted by OHL Insurance & Financial Services, no materials from this Site or any website owned, operated, licensed or controlled by OHL Insurance & Financial Services may be copied, reproduced, republished, uploaded, posted, transmitted, or distributed in any way.

You may download material displayed on this Site for your personal use only, provided that you maintain all copyright and other proprietary notices contained on the materials. You may not reproduce, download, copy, distribute, modify, transmit, reuse, repost or use the content of this Site for public or commercial purposes, including the text, graphics, images, audio and video without permission of the OHL Insurance & Financial Services. You may request permission by sending your request to OHL Insurance & Financial Services, 150 Robbins Station Rd, Suite 10, North Huntingdon, Pennsylvania 15642.

Intellectual Property

"OHL Insurance & Financial Services" and certain logos of its affiliated companies are registered trademarks of the OHL Insurance & Financial Services or its affiliated companies. All trademarks, service marks, trade names, logos, and icons are proprietary to OHL Insurance & Financial Services, provided that, any insurance company trademarks or service marks that may appear on this Site are the property of their respective owners. OHL Insurance & Financial Services does not warrant or represent in any way that your use of the materials displayed on this Site will not infringe rights of third parties. Nothing contained on the Site should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any trademark displayed on this Site without the written permission of OHL Insurance & Financial Services. Your use of the trademarks displayed on this Site, or any other content on this Site, except as provided herein, is strictly prohibited. Except as indicated otherwise, all information, text, graphic images, logos, features or functions, and layout (including the "feel and look"), as well as any copyrights or other rights, are the exclusive property of the OHL Insurance & Financial Services or its third party licensor, and may not be copied, reproduced, posted, transmitted or distributed, in whole or in part, in any form (electronic or written) without first having obtained the OHL Insurance & Financial Services or its licensor's express written consent. Nothing on this Site should be construed as granting a license or any other right to use any copyrighted materials displayed on this Site. Moreover, the downloading or printing of any materials on this Site will not result in the transfer, explicit or implied, of any rights.

No Offer

The information contained on this Site is not intended to be a solicitation or an offer to sell in connection with any product or service and is not a complete description of all terms, conditions and exclusions applicable to the products and services described. The information contained on this Site is time sensitive which may diminish its accuracy and reliability. A more complete description of the terms, conditions and exclusions of insurance coverages or other products or services is available by contacting us directly and may also be available through your local independent insurance producer. The insurance products and services referenced in this Site may not be available in all states or jurisdictions. Our agency, its subsidiaries and affiliated agencies may not be licensed to provide information in your state or local jurisdiction regarding some or all the insurance products and services referenced in this Site. The materials contained on this Site are not intended to be a substitute for professional advice. Please consult an appropriate advisor for complete and current information.

Links

Links to other websites that are not maintained by OHL Insurance & Financial Services are provided only for your information and convenience. External website addresses or sites contain information created, published, maintained or otherwise posted by organizations and entities independent of OHL Insurance & Financial Services. OHL Insurance & Financial Services does not assume any responsibility or liability in connection with any website linked from this Site or linking to this Site ("Website Links"), including its contents and operation. OHL Insurance & Financial Services does not review or monitor such Website Links. Website Links do not constitute a referral, endorsement, approval, advertising, offer or solicitation in connection with such external websites. OHL Insurance & Financial Services does not approve, endorse or certify any information available at any external website or linked address contained on this Site.

The owner of any external independent website ("External Site Owner") whose site contains a link to any OHL Insurance & Financial Services website is an independent entity and has no authority to make any commitments or bind or seek to bind OHL Insurance & Financial Services to any contract, agreement, policy or other obligation without the prior written approval of OHL Insurance & Financial Services. External Site Owners may not make a link to this Site, whether to its home page, to any internal page or otherwise, without the written consent of OHL Insurance & Financial Services. External Site Owners are solely responsible for the content, access, use and control of their respective web sites. Any OHL Insurance & Financial Services owned service mark, trademark, logo or design, or other designation containing a OHL Insurance & Financial Services owned service mark or trademark, which is used by an External Site Owner to link to this Site, is used only with written permission of the OHL Insurance & Financial Services and solely for the limited purpose of providing a link to this Site. The OHL Insurance & Financial Services reserves all rights in any of its service marks or trademarks used to link to this Site by any External Site Owner and any such mark or marks shall be and remain the sole property of the OHL Insurance & Financial Services.



OHL INSURANCE &
FINANCIAL SERVICES