## End User Agreement for CCC Mobile™ Solutions - Photo Self Inspection

Effective Date: October 3, 2018

THESE TERMS OF USE ARE ENTERED INTO BY AND BETWEEN YOU AND CCC INFORMATION SERVICES INC. ("CCC"). THE FOLLOWING TERMS AND CONDITIONS (THE "AGREEMENT") GOVERN YOUR ACCESS TO AND USE OF CCC MOBILE<sup>TM</sup> SOLUTIONS – PHOTO SELF INSPECTION, INCLUDING ANY DOCUMENTATION, FUNCTIONALITY AND SERVICES OFFERED ON OR THROUGH PHOTO SELF INSPECTION (COLLECTIVELY, "PHOTO SELF INSPECTION").

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE YOU START TO USE PHOTO SELF INSPECTION. BY DOWNLOADING, INSTALLING, OR USING PHOTO SELF INSPECTION, YOU ACKNOWLEDGE AND AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT. SHOULD YOU NOT ACKNOWLEDGE AND AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, YOU MUST IMMEDIATELY UNINSTALL PHOTO SELF INSPECTION AND/OR DISCONTINUE ITS USE. CONTINUED USE OF PHOTO SELF INSPECTION SIGNIFIES YOUR CONTINUED ACCEPTANCE OF THIS AGREEMENT AND ANY CHANGES TO IT.

If you are a resident of the United States (including its possessions and territories), by accepting this Agreement you are agreeing to the Arbitration Agreement and class action waiver described herein to resolve any disputes with CCC (except for matters that may be taken to small claims court).

Photo Self Inspection is designed to allow individuals to take photographs and videos of their damaged vehicles, upload those photographs and videos (along with additional information) to the insurance carriers that are handling their claims, and receive vehicle damage repair estimates from the insurance carriers (and their service providers). All use of Photo Self Inspection for any other purpose is strictly prohibited.

Please limit your submissions to the following: (a) a photograph of your current odometer reading; (b) a photograph of your Vehicle Identification Number ("VIN"); (c) photograph(s) and/or video(s) of the damage to your vehicle; and (d) a brief text description of the damage to your vehicle. Please do not include any personal information about you, or any other person, in the photographs, videos or text you submit to Photo Self Inspection. Everything you submit to Photo Self Inspection will be shared, unedited, with insurance carriers and other parties, as described in our <a href="Privacy Policy">Privacy Policy</a>.

#### **Incorporation of Related Terms and Third Party Content**

Photo Self Inspection may be used on Apple iPhone® mobile phone devices and Android™ mobile phone devices (individually, a "Device" and collectively, the "Devices"). You are responsible for paying for all rates and charges in connection with using the Devices.

Third party content may be made available to you in connection with Photo Self Inspection (the "Content"). All statements and/or opinions expressed in the Content are solely the opinions and responsibility of the person or entity providing those materials. CCC does not endorse such third party services or the Content and does not and cannot prescreen or monitor Content. CCC shall not be liable for any products, services or the Content of third parties or the accuracy of any such products, services or the Content.

You acknowledge and agree that different terms of use and privacy policies may apply to your use of the Devices and the Content (the "Third Party Terms"). Should any provisions in the Third Party Terms conflict with the terms and conditions of this Agreement, the terms and conditions of this Agreement will control, solely to the extent such provisions apply to Photo Self Inspection.

#### **Privacy Policy**

All information CCC collects from Photo Self Inspection is subject to the Photo Self Inspection Privacy Policy ("Privacy Policy"), the location and terms of which may be changed from time to time. By using Photo Self Inspection, you acknowledge that you have read and understood the Privacy Policy.

#### **CCC Content**

As part of Photo Self Inspection, you may be provided with content developed by CCC or its licensors. CCC reserves the right to disable or remove any CCC Content for any reason at any time without notice to you.

#### License

You must be at least 16 years old (or the legal age to drive in your jurisdiction if different than 16 as long as you are 13

or over) to access and use Photo Self Inspection. Subject to this Agreement, CCC grants you a limited, non-exclusive, non-transferable, non-sublicensable and revocable license to use Photo Self Inspection solely for your personal, non-commercial use and only on a Device that is owned or controlled by you as permitted under the applicable Apple or Google terms and conditions and in accordance with this Agreement. In addition, CCC grants you a limited, non-exclusive, non-transferable, non-sublicensable and revocable license to use the CCC Content solely for your personal, non-commercial use in connection with Photo Self Inspection.

This Agreement also governs any updates to or supplements or replacements for Photo Self Inspection and the CCC Content, unless separate terms accompany such updates, supplements or replacements, in which case the separate terms will apply.

You may not (a) remove any copyright, trademark or other proprietary notices from any portion of Photo Self Inspection or the CCC Content; (b) reproduce, modify, create derivative works based upon, distribute, license, lease, sell, resell, transfer, publically display, transmit, stream, republish, broadcast or otherwise exploit Photo Self Inspection or the CCC Content except as set forth in this Agreement; (c) decompile, reverse engineer or disassemble Photo Self Inspection or the CCC Content; or (d) link to, mirror or frame any portion of Photo Self Inspection or the CCC Content.

Any use of Photo Self Inspection and the CCC Content not specifically permitted under this Agreement is strictly prohibited.

### **Intellectual Property Rights and Feedback**

All right, title and interest (including all copyrights, patents, patent rights, trade secrets, trademarks, service marks, trade names, moral rights and other intellectual property and proprietary rights) in Photo Self Inspection and the CCC Content (including any modification, translation or adaptation thereof and any other improvement or development thereto or based thereon which is suggested by you (the "Feedback")) are and shall remain the sole and exclusive property of CCC or its licensors.

You acknowledge and agree that (a) the Feedback does not contain confidential or proprietary information of third parties; (b) CCC is under no obligation of confidentiality regarding the Feedback (express or implied); (c) CCC may have something similar to the Feedback; (d) CCC is under no obligation to use the Feedback; and (e) CCC may use, distribute, exploit, assign and further develop and modify the Feedback for any purpose, and you shall not be entitled to any compensation of any kind. To the extent that any copyright or other intellectual property ownership interest vests in you with respect to the Feedback, you hereby grant CCC a worldwide, non-exclusive, royalty-free, fully paid up, irrevocable, sub-licensable and perpetual right and license to make, use, copy, sell, distribute, otherwise exploit and create derivative works of the Feedback. You irrevocably release CCC from any and all liability and claims that may result from or are related to the rights in the Feedback. No right, title or interest in or to Photo Self Inspection, the Content or CCC Content is transferred to you, and all rights not expressly granted are reserved by CCC.

#### **Account Information**

To access Photo Self Inspection, you may be asked to provide certain registration details or other information (the "Account Information"). It is a condition of your use of Photo Self Inspection that all of the information you provide is correct, current and complete.

If you fail to maintain truthful, accurate and complete Account Information, your access to and use of Photo Self Inspection may be terminated. You are responsible for (a) updating your Account Information; (b) protecting your Account Information against use by others; and (c) promptly notifying CCC of any misuse or unauthorized access to or use of your Account Information. You are personally responsible for any use of Photo Self Inspection, the Content and the CCC Content and any activity that occurs under your Account Information.

#### **User Information**

By acknowledging and consenting to this Agreement, or by downloading, installing or using Photo Self Inspection, you agree that CCC, its affiliates, insurance carrier customers, agents, third party partners, and successors, may use, process, maintain, share, and/or transmit the information you provide through your use of Photo Self Inspection—including your Personal Information (as defined in the Privacy Policy)—for the purposes disclosed in this Agreement and the Privacy Policy.

You further agree to immediately notify CCC of any suspected unauthorized transactions associated with Photo Self Inspection or any other breach of security. CCC shall not be responsible for any losses arising from the financial loss or theft of User Information due to unauthorized or fraudulent transactions related to Photo Self Inspection. You are solely responsible for taking precautionary steps to protect User Information.

#### **User-Generated Content**

You may generate content, written or otherwise, while using Photo Self Inspection ("User-Generated Content"). User-Generated Content includes, but is not limited to, any communications, images, photos, videos, sounds, and all the material, data and information that you upload or transmit through Photo Self Inspection. You acknowledge and agree that User-Generated Content may be used, reproduced, displayed, modified, deleted, added to, adapted, and published by CCC (for example, in product marketing campaigns). You grant CCC, including its affiliates, insurance carrier customers, agents, third party partners and successors, a worldwide, irrevocable, transferrable, sub-licensable, fully-paid and royalty-free, and non-exclusive license to use, reproduce, display, modify, delete from, add to, adapt, publish, store and prepare derivative works from and exploit, in whole or part, the User-Generated Information in any manner or any medium now known or hereafter devised.

#### **Prohibited Uses**

You may use Photo Self Inspection and the CCC Content only for lawful purposes and in accordance with this Agreement. Photo Self Inspection and the CCC Content shall not be used in any way that:

- 1. Violates any applicable federal, state, local or international law or regulation (including, without limitation, any laws regarding the export of data or software to and from the United States or other countries).
- 2. Harasses, abuses, stalks, threatens, defames or violates the rights of any other party (including, but not limited to, rights of publicity or other proprietary rights).
- 3. Is in violation of this Agreement or for fraudulent or deceptive purposes.
- 4. Attempts to gain unauthorized access to CCC's user accounts.
- 5. Could disable, overburden, damage or impair CCC's services or networks or interfere with any other party's use of Photo Self Inspection, including another party's ability to engage in real time activities through Photo Self Inspection.
- 6. Uses any robot, spider or other automatic device, process or means to access Photo Self Inspection for any purpose, including monitoring or copying any of the material on Photo Self Inspection.
- 7. Uses any manual process to monitor or copy any of the material on Photo Self Inspection or for any other unauthorized purpose without CCC's prior written consent.
- 8. Uses any device, software or routine that interferes with the proper working of Photo Self Inspection.
- 9. Introduces any viruses, Trojan horses, worms, logic bombs or other material which is malicious or technologically harmful.
- 10. Attempts to gain unauthorized access to, interfere with, damage or disrupt any parts of Photo Self Inspection, the server on which Photo Self Inspection is stored, or any server, computer or database connected to Photo Self Inspection.
- 11. Attacks Photo Self Inspection via a denial-of-service attack or a distributed denial-of-service attack.
- 12. Otherwise attempts to interfere with the proper working of Photo Self Inspection.
- 13. Fails to comply with applicable Third Party Terms.

## **Termination**

CCC may, in its sole discretion, terminate this Agreement and/or remove the Content and/or the CCC Content at any time and for any reason. Upon termination, the rights and licenses granted to you, including your ability to access and use Photo Self Inspection, will immediately terminate, and you shall immediately terminate your use of and access to Photo Self Inspection and the CCC Content.

#### **Geographic Restriction**

CCC provides Photo Self Inspection for use only by persons located in the United States.

### Indemnification

You agree to indemnify and hold harmless CCC, its affiliates, licensors and service providers, and their respective officers, directors, employees, contractors, agents, licensors, suppliers, successors and assigns from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses or fees (including reasonable attorneys' fees) arising out of or relating to your violation of this Agreement or your use of Photo Self Inspection, including, but not limited to, any use of the CCC Content, the Content, services and products other than as expressly authorized in this Agreement or your use of any information obtained from Photo Self Inspection.

### **No Warranties**

PHOTO SELF INSPECTION, THE CONTENT AND THE CCC CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT ANY WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED. YOU ARE USING PHOTO SELF INSPECTION, THE CONTENT AND THE CCC CONTENT AT YOUR OWN RISK. TO THE FULLEST EXTENT ALLOWABLE UNDER APPLICABLE LAW, CCC DISCLAIMS ALL WARRANTIES,

WHETHER EXPRESS OR IMPLIED, INCLUDING ANY WARRANTIES THAT PHOTO SELF INSPECTION, THE CONTENT AND THE CCC CONTENT ARE MERCHANTABLE, RELIABLE, ACCURATE, FIT FOR A PARTICULAR PURPOSE OR NEED, NON-INFRINGING OR FREE OF DEFECTS OR ABLE TO OPERATE ON AN UNINTERRUPTED BASIS, OR THAT THE USE OF PHOTO SELF INSPECTION, THE CONTENT AND THE CCC CONTENT BY YOU IS IN COMPLIANCE WITH LAWS, OR THAT YOUR INFORMATION TRANSMITTED IN CONNECTION WITH PHOTO SELF INSPECTION WILL BE SUCCESSFULLY, ACCURATELY OR SECURELY TRANSMITTED.

### **Limitation on Liability**

IN NO EVENT WILL CCC, ITS AFFILIATES, LICENSORS OR SERVICE PROVIDERS, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, CONTRACTORS, AGENTS, LICENSORS SUPPLIERS, SUCCESSORS AND ASSIGNS BE LIABLE FOR DAMAGES OF ANY KIND, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN CONNECTION WITH YOUR USE, OR INABILITY TO USE, PHOTO SELF INSPECTION, THE CONTENT AND THE CCC CONTENT, INCLUDING ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, INCLUDING, BUT NOT LIMITED TO, PERSONAL INJURY, PAIN AND SUFFERING, EMOTIONAL DISTRESS, LOSS OF REVENUE, LOSS OF PROFITS, LOSS OF BUSINESS OR ANTICIPATED SAVINGS, LOSS OF USE, LOSS OF GOODWILL, AND LOSS OF DATA, WHETHER CAUSED BY TORT (INCLUDING NEGLIGENCE), BREACH OF CONTRACT OR OTHERWISE, EVEN IF FORESEEABLE.

THE FOREGOING DOES NOT AFFECT ANY LIABILITY WHICH CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

IN THE EVENT THAT APPLICABLE LAW DOES NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL, CONSEQUENTIAL OR OTHER DAMAGES, IN NO EVENT SHALL CCC, ITS AFFILIATES, LICENSORS OR SERVICE PROVIDERS, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, CONTRACTORS, AGENTS, LICENSORS SUPPLIERS, SUCCESSORS AND ASSIGNS, BE LIABLE FOR DAMAGES, LOSSES AND/OR CAUSES OF ACTION EXCEEDING THE AMOUNT, IF ANY, PAID BY YOU FOR USE OF PHOTO SELF INSPECTION OR \$100.00, WHICHEVER IS LESS.

## **Intellectual Property**

CCC, CCC Mobile, CCC ONE and the CCC logo and all related names, logos, product and service names, designs and slogans are trademarks of CCC or its affiliates or licensors (the "CCC Marks"). All other names, logos, product and service names, designs and slogans in connection with Photo Self Inspection are the trademarks of their respective owners (the "Third Party Marks"). The CCC Marks and Third Party Marks are collectively referred to as the "Marks." The Marks may not be used by you without the prior written consent of CCC or the applicable trademark owner.

#### Choice of Law, Jurisdiction; Arbitration

This Agreement and your use of Photo Self Inspection are governed by and construed in accordance with the laws of the State of Illinois to the exclusion of its conflict of laws rules. Any dispute, claim, case or controversy, whether in tort, contract, statute or otherwise, arising out of or relating to Photo Self Inspection shall be resolved by binding arbitration. By using Photo Self Inspection, you signify your consent to arbitration in Chicago, Illinois.

This Agreement does not permit class arbitration or any claims brought as a plaintiff or class member in any class or representative arbitration proceeding. No arbitration will be combined with another without the prior written consent of all parties to all affected arbitrations or proceedings. Any disputes regarding arbitrability, the scope of arbitration or the arbitrator's jurisdiction will be decided by the arbitrator. The arbitration will be administered by either (a) the American Arbitration Association under its Commercial Arbitration Rules, or (b) JAMS Dispute Resolution Experts under its Comprehensive Arbitration Rules. The arbitration will be conducted by a single arbitrator in English in Chicago, Illinois. The award of the arbitrator shall be accompanied by a statement of the reasons upon which the award is based. This Agreement is governed by the Federal Arbitration Act, and any award shall be subject to judicial confirmation in any court having jurisdiction. If any part of this paragraph is deemed illegal, unenforceable or invalid, then that portion will be severed and it shall not operate to invalidate any other portion of this paragraph.

BY AGREEING TO THIS ARBITRATION PROVISION, THE PARTIES UNDERSTAND THAT THEY ARE WAIVING ANY RIGHT TO SUE IN COURT AND HAVE A JURY TRIAL AS WELL AS ANY RIGHT TO PARTICIPATE IN A CLASS ACTION OR IN CLASS ACTION PROCEEDINGS.

ANY CAUSE OF ACTION OR CLAIM YOU MAY HAVE ARISING OUT OF OR RELATING TO THIS AGREEMENT MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION

### ACCRUES, OTHERWISE, SUCH CAUSE OF ACTION OR CLAIM IS PERMANENTLY BARRED.

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### **Entire Agreement**

This Agreement and CCC's Privacy Policy constitute the sole and entire agreement between you and CCC with respect to Photo Self Inspection and the CCC Content and supersede all prior and contemporaneous understandings, agreements, representations and warranties, both written and oral, with respect to Photo Self Inspection and the CCC Content.

## **Modification of this Agreement**

CCC may change or modify this Agreement or any other CCC terms, conditions, or policies related to the use of Photo Self Inspection (including those identified in this Agreement) at any time and at its sole discretion by posting revisions on CCC's website (www.cccis.com) or within Photo Self Inspection. Continued use of Photo Self Inspection following the posting of these changes or modifications will constitute your acknowledgement and agreement to such changes or modifications. If you do not agree to or cannot comply with the Agreement as modified, you must stop using Photo Self Inspection.

# Waiver and Severability

No waiver by CCC of any term or condition set forth in this Agreement shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of CCC to assert a right or provision under this Agreement shall not constitute a waiver of such right or provision.

If any provision of this Agreement is held by a court or other tribunal of competent jurisdiction to be invalid, illegal or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of this Agreement will continue in full force and effect.

## **Third Party Beneficiary**

Except for CCC's service providers, licensors, or others involved in creating or providing Photo Self Inspection, nothing herein, express or implied, shall give or be construed to give any rights hereunder to any third party.

### Assignment

CCC may assign or delegate this Agreement and/or CCC's Privacy Policy, in whole or in part, to any person or entity at any time with or without your consent. You may not assign or delegate any rights or obligations under this Agreement or CCC's Privacy Policy without the prior written consent of CCC's Chief Executive Officer, and any unauthorized assignment and delegation by you is ineffective.

### **Legal Notice**

Certain portions of Photo Self Inspection is owned by Autodata, Inc. dba Chrome Data; ©1986-2018 Autodata, Inc. dba Chrome Data.