***Terms of Service***

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You are invited to submit articles, sign up to receive newsletters and RSS feeds, and visit the Sites in accordance with these Terms of Use. These Terms of Use, together with any documents they expressly incorporate by reference, govern your access to and use of the Sites on all platforms, whether accessed via web browser, mobile device, non-browser application, or e-mail, and to our paid subscription service. "You" and "your" refer to you as the user of the Sites. "Insider Inc.," "we," "us" and "our" refer to Insider Inc. and our successors, partners, affiliates, subsidiaries, and assigns.

By using the Sites, you expressly accept and agree to be bound and abide by these Terms of Use, and our [Terms of Sale](http://www.businessinsider.com/termsofsale) and [Privacy Policy](https://www.businessinsider.com/privacy-policy), incorporated herein by reference. If you do not agree to be bound by these Terms of Use, you may not access or use the Sites.

***Changes to the Terms of Use***

Insider Inc. reserves the right to modify these Terms of Use at any time and will publish notifications of material modifications in our sole discretion. All changes are effective immediately when we post them and apply to all access to and use of the Sites thereafter.

By continuing to access the Sites after notice of such modifications have been published, you signify your agreement to be bound by them. You are expected to check this page from time to time so you are aware of any changes, as they are binding on you.

***Accessing the Sites and Account Security***

We reserve the right to withdraw or amend the Sites, and any service or material we provide on the Sites, in our sole discretion without notice. We will not be liable if for any reason all or any part of the Sites are unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Sites, or the entirety of the Sites, to users.

You are responsible for making all arrangements necessary for you to have access to the Sites and ensuring that all persons who access the Sites through your Internet connection comply with these Terms of Use.

To access the Sites or some of the resources they offer, you may be asked to provide certain details or other information to become a registered user ("Registered User"). It is a condition of your use of the Sites that all the information you provide on the Sites are correct, current, and complete. You agree that all information you provide to register with the Sites or otherwise, is governed by our [Privacy Policy](http://www.businessinsider.com/privacy-policy), and you consent to all actions we take with respect to your information consistent with our Privacy Policy.

If you choose, or are provided with a user name, password, or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any other person or entity. You also acknowledge that your account is personal to you and agree not to provide any other person with access to the Sites or portions of them using your user name, password, or other security information. You agree to notify us immediately of any unauthorized access to or use of your user name or password or any other breach of security.

We have the right to disable any user name, password, or other identifier, whether chosen by you or provided by us, at any time if, in our opinion, you have violated any provision of these Terms of Use.

***Charges for Services***

We may charge for access to portions of the Sites or to the Sites as a whole, and we reserve the right at any time to change the amount we charge for such access or subscription that include authorization to access the Sites. Therefore, your access to some of the Sites's content, features, and services may be limited depending on whether you have purchased a subscription. In such event, we will notify you in advance, and give you an opportunity to subscribe (or un-subscribe) to the Site(s). You shall pay all applicable taxes relating to the subscription. The terms of the [BI Intelligence Subscription Agreement](http://www.businessinsider.com/intelligence/subscription-agreement) and the [Terms of Sale](http://www.businessinsider.com/termsofsale) are hereby incorporated by reference and govern the purchase of subscriptions through the Sites.

***Reprints and Permissions***

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You must not:

* Modify copies of any materials from the Sites.
* Use any illustrations, photographs, video or audio sequences or any graphics separately from the accompanying text.
* Delete or alter any copyright, trademark, or other proprietary rights notices from copies of materials from the Sites.
* Reverse-engineer or otherwise attempt to steal the software code of the Sites.

Any use of the Sites not expressly permitted by these Terms of Use is a breach of these Terms of Use and may violate copyright, trademark, and other laws.

***Trademarks***

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***Linking to Website and Social Media Features***

You may link to our homepage or other pages on the Sites provided you do so in a way that is fair and legal and does not damage or take advantage of our reputation, but you must not establish a link in a way that suggests any form of association, approval, or endorsement on our part. The Sites may provide certain social media features that enable you to:

* Link to the Sites from your own or third-party website
* Send e-mails or communications with the Sites's content or links to the Sites's content
* Cause portions of the Sites's content to display or appear on your own or third-party websites

You may use these features solely as they are provided by the Sites, and solely with respect to the Sites's content they are displayed with and otherwise in accordance with any additional terms and conditions we provide with respect to such features.

***Prohibited Uses of the Sites***

You may use the Sites only for lawful purposes and in accordance with these Terms of Use. You agree not to use the Sites:

* In any way that violates any applicable federal, state, local, or international law or regulation.
* For the purpose of exploiting, harming or attempting to exploit or harm minors in any way by exposing them to inappropriate content, asking for personally identifiable information, or otherwise.
* To send, knowingly receive, upload, download, use, or re-use any material which does not comply with the Content Standards set out in these Terms of Use.
* To transmit, or procure the sending of, any advertising, promotional, or otherwise unsolicited material, including but not limited to any "junk mail", "chain letter," "spam," or any other similar solicitation.
* To impersonate or attempt to impersonate Insider Inc., an Insider Inc. employee, another user, or any other person or entity (including, without limitation, by using their e-mail addresses or screen names).
* To engage in any other conduct that restricts or inhibits anyone's use or enjoyment of the Sites, or which, as determined by us, may harm Insider Inc. or users of the Sites or expose them to liability.
* To monitor, scrape, index, or otherwise copy any of the material on the Sites by means of any robot, spider, or other automatic device, process, or means, regardless of whether such use may be considered a fair use under United States copyright law.

Additionally, you agree not to interfere with or attempt to interfere with the proper working of the Sites, including but not limited to:

* Use the Sites in a manner that could disable, overburden, damage, or impair the Sites or interfere with any other party's use of the Sites;
* Use any device, software or routine that interferes with the proper working of the Sites; introducing any viruses, Trojan horses, worms, logic bombs or other material which is malicious or technologically harmful;
* Attempt to gain unauthorized access to, interfere with, damage or disrupt any part of the Sites, the server on which the Sites are stored, or any server, computer, or database connected to the Sites; or
* Attack the Sites via a denial-of-service attack or distributed denial-of-service attack.

Engaging in a prohibited use of the Sites may result in civil, criminal, and/or administrative penalties, fines, or sanctions against the user and those assisting the user.

***User Contributions***

The Sites may contain features that allow users to post, submit, publish, display, or transmit to other users or other persons content or materials (collectively, "User Contributions") on or through the Sites.

All User Contributions must comply with the Content Standards set out in these Terms of Use.

Any User Contribution you post to the Sites will be considered non-confidential and non-proprietary. By posting any User Contribution on the Sites, you grant us and our affiliates and service providers, and each of their and our respective licensees, successors, and assigns a perpetual, royalty-free, and irrevocable right and license to use, reproduce, modify, adapt, publish, translate, distribute, transmit, publicly display, publicly perform, sublicense, create derivative works from, transfer, and sell any such User Contribution.

You represent and warrant that you own or control all rights in and to the User Contributions, including the right license such User Contributions, and that all of your User Contributions do and will comply with these Terms of Use.

You understand and acknowledge that you are responsible for any User Contributions you submit or contribute, and you, not Insider Inc., have full responsibility for such content, including its legality, reliability, accuracy, and appropriateness.

We are not responsible, or liable to any third party, for the content or accuracy of any User Contributions posted by you or any other user of the Sites.

***Disclosure, Monitoring, and Enforcement Related to User Contributions***

We have the right to:

* Remove or refuse to post any User Contributions for any or no reason in our sole discretion.
* Take any action with respect to any User Contribution that we deem necessary or appropriate in our sole discretion, including if we believe that such User Contribution violates the Terms of Use, infringes any intellectual property right or other right of any person or entity, threatens the personal safety of users of the Sites or the public, or could create liability for the Company.
* Disclose your identity or other information about you to any third party who claims that material posted by you violates their rights, including their intellectual property rights or their right to privacy.
* Take appropriate legal action, including without limitation, referral to law enforcement, for any illegal or unauthorized use of the Sites.
* Terminate or suspend your access to all or part of the Sites for any or no reason, including without limitation, any violation of these Terms of Use.

Without limiting the foregoing, we have the right to fully cooperate with any law enforcement authorities or court order requesting or directing us to disclose the identity or other information of anyone posting any materials on or through the Sites. YOU WAIVE AND HOLD HARMLESS INSIDER INC. AND ITS AFFILIATES, LICENSEES AND SERVICE PROVIDERS FROM ANY CLAIMS RESULTING FROM ANY ACTION TAKEN BY ANY OF THE FOREGOING PARTIES DURING OR AS A RESULT OF ITS INVESTIGATIONS AND FROM ANY ACTIONS TAKEN AS A CONSEQUENCE OF INVESTIGATIONS BY EITHER SUCH PARTIES OR LAW ENFORCEMENT AUTHORITIES.

However, we cannot and do not undertake to review material before it is posted on the Sites and cannot ensure prompt removal of objectionable material after it has been posted. Accordingly, we assume no liability for any action or inaction regarding transmissions, communications, or content provided by any user or third party. We have no liability or responsibility to anyone for performance or nonperformance of the activities described in this section.

***Content Standards for User Contributions***

These Content Standards apply to any and all User Contributions. You are responsible for your own User Contributions, and you agree that, to the best of your knowledge, your User Contributions will be truthful and accurate. Do not make User Contributions that involve the following:

* Securities for sale, barter, or exchange
* Harassment, defamation, threats, stalking, bullying, or violations of the legal rights of others
* Illegal activities
* Impersonation of any person or entity, or falsely state or misrepresent your affiliation with a person or entity
* Infringement of another's intellectual property of any type, including, but not limited to, trade secrets, trademarks, and copyrights
* Obscene, vulgar, bigoted, hateful, or racially offensive language or images
* Commercial advertising
* Gambling, contests, chain letters, "pyramid schemes," or "multi-level marketing" schemes
* Violations of any applicable local, state, national, or international law in connection with your use of the Sites, including securities laws and regulations.
* Personally attacking the author of a post or other users

Furthermore, you agree that, if a third party claims that any User Contribution you have contributed to the Sites is unlawful, you will bear the full burden of establishing that the User Contribution complies with all applicable laws.

***How to Report Violations***

If you believe that any content on the Sites violates the Terms of Use, please notify the Sites by sending an email to termsofuse@businessinsider.com. The Sites do not guarantee that any action will be taken as a result of your e-mail.

***Do Not Rely on Information Posted***

The content of the Sites is offered for general information, discussion, and entertainment purposes only. Some of the content is unmoderated and reflects the personal opinions users. You should be skeptical about any information on the Sites because the information may be offensive, harmful, and/or wrong. Neither the content of the Sites, nor the links to other websites contained therein, are routinely moderated, screened, approved, reviewed, or endorsed by Insider Inc. or any affiliated person or entity.

We do not warrant the accuracy, completeness, or usefulness of the information on the Sites. Any reliance you place on such information is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such materials by you or any other visitor to the Sites, or by anyone who may be informed of any of its contents.

The Sites may include content provided by third parties, including materials provided by other users, bloggers, and third-party licensors, syndicators, aggregators, and/or reporting services. All statements and/or opinions expressed in these materials, and all articles and responses to questions and other content, other than the content provided by Insider Inc., are solely the opinions and the responsibility of the person or entity providing those materials. Such materials do not necessarily reflect the opinion of Insider Inc. We are not responsible, or liable to you or any third party, for the content or accuracy of any materials provided by any third parties.

***Age and User Contribution Removal***

Insider Inc. is not intended for children under 13 years of age. If you are under 13, do not use or provide any information on the Sites or on or through any of its features, register on the Sites, use any of the interactive or public comment features on the Sites, or provide any information about yourself to us. See our [Privacy Policy](http://www.businessinsider.com/privacy-policy) for more information about contacting Insider Inc. if you believe we have collected information from a child under 13.

Insider Inc. allows minors under the age of 18 years old to access, or become Registered Users of, the Sites. Notwithstanding this, if you are a minor under the age of 18 years old and a Registered User you may request removal of your User Contributions posted on the Sites. To request removal of a User Contribution, you must notify us at feedback@businessinsider.com. When you contact Insider Inc. to request removal of a User Contribution, we require you to authenticate your status as a Registered User and to identify the particular User Contribution to be removed by providing the (1) URL to the User Contribution, (2) the date and time at which the User Contribution was posted, and (3) the contents of the User Contribution. If you do not properly notify us, authenticate your status as a Registered User, or properly identify the particular User Contribution to be removed, Insider Inc. is not required to remove your User Contribution and removal will be in our sole discretion.

Removal of User Contributions from the Sites does not ensure complete or comprehensive removal of your User Contributions from the Sites. Insider Inc., in our sole discretion, may retain your User Contributions on our servers in some form. However, removal will render your User Contribution invisible to other users of the Sites. We may, in our sole discretion, decide to anonymize your User Contribution such that you cannot be individually identified, rather than remove the User Contribution. In the event your User Contribution is anonymized, it will remain visible to other users of the Sites.

Insider Inc. is not responsible for the removal of User Contributions that are cached, copied, or reposted by third parties. Likewise, to the extent that any provision of federal or state law requires us to maintain certain User Contributions, we will not remove the User Contribution from the Sites.

***Disclaimer and Limitation on Liability***

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Insider Inc. does not warrant that the Sites will operate in an uninterrupted or error-free manner or that the Sites are free of viruses or other harmful components. Use of the Sites or information obtained from or through the Sites is at your own risk.

In no event will Insider Inc., its affiliates or their licensors, service providers, employees, agents, officers, or directors be liable for any loss or damages, under any legal theory, arising out of or in connection with your use, or inability to use, the Sites, any websites linked to the Sites, any content on the Sites or such other websites or any services obtained through the Sites or such other websites, 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, loss of data, and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable.

Neither Insider Inc. nor the Sites are an intermediary, broker/dealer, investment advisor, or exchange, and neither provides services as such.

The Sites may offer health, fitness, nutritional and other related information, but such information is designed for educational and informational purposes only. Such information does not and is not intended to convey medical advice. Insider Inc. is not responsible for any actions or inaction on your part based on the information in the Sites. Please consult a physician or medical professional for personal medical advice.

***Choice of Law and Forum***

You agree that any dispute arising out of or relating to the Sites, these Terms of Use, or any content posted to the Sites, including copies and republication thereof, whether based in contract, tort, statutory, or other law, will be governed by the laws of the State of New York, excluding its conflicts of law provisions. You further consent to the personal jurisdiction of and exclusive venue in the federal and state courts located in and serving New York, New York as the legal forum for any such dispute.

***Copyright Policy***

Pursuant to 17 USC. § 512 as amended by Title II of the Digital Millennium Copyright Act (the "DMCA"), we have instituted procedures to receive written notification of claimed infringements and to process such claims in accordance with the DMCA. If you believe your copyrights are being infringed, please fill out the Notice of Infringement form below and mail it to us.

The Notice of Infringement contains requested information that substantively complies with the safe harbor provisions of the Digital Millennium Copyright Act, 17 USC. § 512(c)(3)(A), providing that to be effective under this subsection, a notification of claimed infringement must be a written communication provided to the designated agent of a service provider that includes substantially the following:

* A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.
* Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works are covered by a single notification, a representative list of such works at the Sites.
* Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit the service provider to locate the material.
* Information reasonably sufficient to permit the service provider to contact the complaining party such as an address, telephone number, and if available, an electronic mail address at which the complaining party may be contacted.
* A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent or the law.
* A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.
* Notification from a copyright owner or from a person authorized to act on behalf of the copyright owner that fails to comply substantially with the provisions above shall not be considered as providing actual knowledge or an awareness of facts or circumstances from which infringing activity is apparent.

Our designated agent to receive copyright infringement notifications is listed below on the Notice of Infringement form. Please mail a separate Notice of Infringement each time you would like to report an alleged act of infringement.

***Indemnification***

You agree to indemnify, defend, and hold harmless Insider Inc. from any claims, losses, or damages, including legal fees, resulting from your violation of these Terms of Use, your use of the Sites, or your placement of any content onto the Sites, and to fully cooperate in Insider Inc.'s defense against any such claims.

***Waiver and Severability***

No waiver of by us of any term or condition set forth in these Terms of Use shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and our failure to assert a right or provision under these Terms of Use shall not constitute a waiver of such right or provision.

If any provision of these Terms of Use 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 these Terms of Use will continue in full force and effect.

***Integration***

These Terms of Use constitute the entire agreement between you and Insider Inc. with respect to the subject matter herein and supersedes any and all prior or contemporaneous oral or written agreements.

***Notice of Infringement Form***

Insider Inc.  
Attn: Legal Department  
One Liberty Plaza, 8th Floor  
New York, NY 10006  
legal@insider-inc.com  
646-376-6050

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Dear Madam or Sir:

I, the undersigned, CERTIFY UNDER PENALTY OF PERJURY that the information in this Notice of Infringement is accurate, and that I am the owner or an agent authorized to act on behalf of the owner of certain intellectual property rights. The name of such owner is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (the "Owner").

I have a good faith belief that the material identified below is not authorized by the above Owner, its agent, or the law and thus infringes the Owner's rights. Please act promptly to remove or disable the access to the material or items claimed to be infringing.

Location of the alleged infringing material:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Description of the infringing material:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Description of the copyrighted work that you claimed is infringed:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

You may contact me at:

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Street address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City, State: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Zip: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tel.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

E-mail: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Fax: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***Contact Us***

If you have any feedback, comments, or questions relating to these Terms of Use or the Sites, please e-mail questions to feedback@businessinsider.com. You can also reach us by mail at One Liberty Plaza, 8th Floor, New York, NY 10006.