

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY ACCESSING, AND CONTINUING TO ACCESS, THIS WEBSITE YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS BELOW. THESE TERMS AND CONDITIONS ARE SUBJECT TO CHANGE. ANY CHANGES WILL BE INCORPORATED INTO THE TERMS AND CONDITIONS POSTED TO THIS WEBSITE FROM TIME TO TIME. IF YOU DO NOT AGREE WITH THESE TERMS AND CONDITIONS, PLEASE DO NOT ACCESS THIS WEBSITE.

YOUR ACCOUNT

If you use this site, you are responsible for maintaining the confidentiality of your account and password and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your account or password.

DISCLAIMER OF WARRANTIES AND LIMITATION OF LIABILITY

This site is provided by LCPIC on an "AS IS" and "AS AVAILABLE" basis. LCPIC makes no representations or warranties of any kind, express or implied, as to the operation of this site. You expressly agree that your use of this site is at your sole risk.

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POTENTIAL DISRUPTION OF SERVICE

Access to this site may from time to time be unavailable, delayed, limited or slowed due to, among other things:

- Hardware failure, including among other things failures of computers (including your own computer), servers, networks, telecommunication lines and connections, and other electronic and mechanical equipment
- Software failure, including among other things, bugs, errors, viruses, configuration problems, incompatibility of systems, utilities or applications, the operation of firewalls or screening programs, unreadable codes or irregularities within particular documents or other content
- Overload of system capacities
- Damage caused by severe weather, earthquakes, wars, insurrection, riots, civil commotion, act of God, accident, fire, water damage, explosion, mechanical breakdown or natural disasters
- Interruption (whether partial or total) of power supplies or other utility of service
- Strike or other stoppage (whether partial or total) of labor
- Governmental or regulatory restrictions, exchange rulings, court or tribunal orders or other human intervention
- Any other cause (whether similar or dissimilar to any of the foregoing whatsoever beyond the control of LCPIC.

APPLICABLE LAW

By visiting this site, you agree that the laws of the state of Louisiana, without regard to principles of conflict of laws, will govern these Terms & Conditions of Use and any dispute of any sort that might arise between you and LCPIC.

CHANGES

LCPIC reserves the right to make changes to our site, and these Terms & Conditions of Use at any time. If any of these conditions shall be deemed invalid, void, or for any reason unenforceable, that condition (or such invalid, void, or unenforceable portion of that condition) shall be deemed severable and shall not affect the validity and enforceability of the remaining conditions or valid and enforceable portion of such condition.

REFUND POLICY

Any and all refunds generated and due on a policy will be paid in the form of a check issued and mailed to the named insured on the policy.

LCPIC is not responsible for overdraft charges or other fees assessed by a customer's bank due to transactions processed through the site. If at any time during a transaction a customer receives an error message, they should not submit additional payments.