

Website Terms of Use

Last Modified: June 9, 2026

Acceptance of the Terms of Use

These terms of use are entered into by and between you and Octave Specialty Group, Inc. (the “**Company**”), or its affiliates and subsidiaries identified in the footer of the website (collectively, “**we**,” “**our**,” or “**us**”) as applicable (each, a “**Website Operator**”). The following terms and conditions, together with any documents they expressly incorporate by reference (collectively, “**Terms of Use**”), govern your access to and use of <https://octavegroup.com> and any of our affiliates’ or subsidiaries’ websites, including any content, functionality and services offered on or through the same (our “**Website(s)**”).

Please read the Terms of Use carefully before you start to use our Website(s). **By using the Website(s), you accept and agree to be bound and abide by these Terms of Use, as may be updated on our Website(s) from time to time, each of which are incorporated herein by reference.** If you do not want to agree to these Terms of Use, you must not access or use our Website(s).

Our Website(s) is offered and available to users who are 18 years of age or older. By using our Website(s), you represent and warrant that you are of legal age to form a binding contract with the relevant Website Operator and meet all of the foregoing eligibility requirements. If you do not meet all of these requirements, you must not access or use our Website(s).

Changes to the Terms of Use

We may revise and update these Terms of Use from time to time in our sole discretion. All changes are effective immediately when we post them, and apply to all access to and use of our Website(s) thereafter.

Your continued use of our Website(s) following the posting of revised Terms of Use means that you accept and agree to the changes. You are expected to check this page from time to time so you are aware of any changes, as they are binding on you. Updated terms will be posted on this web page with a new effective date at the top of the page.

Accessing our Website(s) and Account Security

We reserve the right to withdraw or amend our Website(s), and any service or material we provide on our Website(s), in our sole discretion without notice. We will not be liable if for any reason all or any part of our Website(s) is unavailable at any time or for any period. From time to time, we may restrict user access, including registered user access, to some parts of our Website(s) or the entire Website(s).

You are responsible for both:

- Making all arrangements necessary for you to have access to our Website(s).
- Ensuring that all persons who access our Website(s) through your internet connection are aware of these Terms of Use and comply with them.

To access our Website(s) or some of the resources it offers, you may be asked to provide certain registration details or other information. It is a condition of your use of our Website(s) that all the information you provide on our Website(s) is correct, current, and complete.

Intellectual Property Rights

Our Website(s) and its entire contents, features, and functionality (including but not limited to all information, software, text, displays, images, video, and audio, and the design, selection, and arrangement thereof) are owned by us or the relevant Website Operator (as applicable), our licensors, or other providers of such material and are protected by copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws.

These Terms of Use permit you to use our Website(s) for your personal, non-commercial use only. You must not reproduce, distribute, modify, create derivative works of, publicly display, publicly perform, republish, download, store, or transmit any of the material on our Website(s), except as follows:

- Your computer may temporarily store copies of such materials in RAM incidental to your accessing and viewing those materials.
- You may store files that are automatically cached by your Web browser for display enhancement purposes.
- You may print or download one copy of a reasonable number of pages of our Website(s) for your own personal, non-commercial use and not for further reproduction, publication, or distribution.
- If we provide desktop, mobile, or other applications for download, you may download a single copy to your computer or mobile device solely for your own personal, non-commercial use, provided you agree to be bound by our end user license agreement for such applications.

You must not:

- Modify copies of any materials from this site.
- 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 this site.

You must not access or use for any commercial purposes any part of our Website(s) or any services or materials available through our Website(s).

If you wish to make any use of material on our Website(s) other than that set out in this section, please address your request to: info@octavegroup.com.

If you print, copy, modify, download, or otherwise use or provide any other person with access to any part of our Website(s) in breach of the Terms of Use, your right to use our Website(s) will stop immediately and you must, at our option, return or destroy any copies of the materials you have made. No right, title, or interest in or to our Website(s) or any content on our Website(s) is transferred to you, and all rights not expressly granted are reserved by the relevant Website

Operator. Any use of our Website(s) 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

The relevant Website Operator's name, logo and all related names, logos, product and service names, designs, and slogans are trademarks of the relevant Website Operator or its licensors. You must not use such marks without the prior written permission of the relevant Website Operator. All other names, logos, product and service names, designs, and slogans on our Website(s) are the trademarks of their respective owners.

Prohibited Uses

You may use our Website(s) only for lawful purposes and in accordance with these Terms of Use. You agree not to use our Website(s):

- In any way that 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 US or other countries).
- 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 that does not comply with these Terms of Use.
- To transmit, or procure the sending of, any advertising or promotional material, including any "junk mail," "chain letter," "spam," or any other similar solicitation.
- To impersonate or attempt to impersonate us, the relevant Website Operator or their respective employees, another user, or any other person or entity (including, without limitation, by using email addresses or screen names associated with any of the foregoing).
- To engage in any other conduct that restricts or inhibits anyone's use or enjoyment of our Website(s), or which, as determined by us, may harm us, the relevant Website Operator or users of our Website(s), or expose them to liability.

Additionally, you agree not to:

- Use our Website(s) in any manner that could disable, overburden, damage, or impair the site or interfere with any other party's use of our Website(s), including their ability to engage in real time activities through our Website(s).
- Use any robot, spider, or other automatic device, process, or means to access our Website(s) for any purpose, including monitoring or copying any of the material on our Website(s).
- Use any manual process to monitor or copy any of the material on our Website(s), or for any other purpose not expressly authorized in these Terms of Use, without our prior written consent.
- Use any device, software, or routine that interferes with the proper working of our Website(s).

- Use our Website(s) or any data or information published by, or contained in, or accessible via, our Website(s) or any services provided via, or in relation to, our site for the purpose of developing, training, fine-tuning or validating any artificial intelligence or machine learning application, tool, or model (each, a “**GenAI Model**”).
- Process or permit the processing of any data or information published by, or contained in, or accessible via, our Website(s) by any GenAI Model without our prior written consent, which may be withheld in our sole discretion.
- Introduce any viruses, Trojan horses, worms, logic bombs, or other material that is malicious or technologically harmful.
- Attempt to gain unauthorized access to, interfere with, damage, or disrupt any parts of our Website(s), the server on which our Website(s) is stored, or any server, computer, or database connected to our Website(s).
- Attack our Website(s) via a denial-of-service attack or a distributed denial-of-service attack.
- Otherwise attempt to interfere with the proper working of our Website(s).

Copyright Infringement

We respect your copyrights and other intellectual property rights and those of other third parties. If you believe in good faith that your copyrighted work has been reproduced on our Website(s) without your authorization in a way that constitutes copyright infringement, you may notify us by mail to:

Octave Specialty Group, Inc.
Attn: Group General Counsel
40 Wall Street, 55th Floor, New York, NY 10005
info@octavegroup.com

Please provide the following information: (1) the identity of the infringed work, and of the allegedly infringing work; (2) your name, address, daytime phone number, and email address, if available; (3) a statement that you have a good-faith belief that the use of the copyrighted work is not authorized by the owner, his or her agent, or the law; (4) a statement that the information in the notification is accurate and, under penalty of perjury, that you are authorized to act on behalf of the owner; and (5) your electronic or physical signature.

Reliance on Information Posted

The information presented on or through our Website(s) is made available solely for general information purposes. We do not warrant the accuracy, completeness, or usefulness of this information. 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 our Website(s), or by anyone who may be informed of any of its contents.

Our Website(s) 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 us, are solely the opinions and the

responsibility of the person or entity providing those materials. These materials do not necessarily reflect our opinion. 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.

Changes to our Website(s)

We may update the content on our Website(s) from time to time, but its content is not necessarily complete or up-to-date. Any of the material on our Website(s) may be out of date at any given time, and we are under no obligation to update such material.

Information About You and Your Visits to our Website(s)

All information we collect on our Website(s) is subject to our Privacy Notice.

Linking to our Website(s) and Social Media Features

Subject to our express prior written consent, you may link to our homepage, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval, or endorsement on our part.

Our Website(s) may provide certain social media features that enable you to:

- Link from your own or certain third-party websites to certain content on our Website(s).
- Send emails or other communications with certain content, or links to certain content, on our Website(s).
- Cause limited portions of content on our Website(s) to be displayed or appear to be displayed on your own or certain third-party websites.

You may use these features solely as they are provided by us, solely with respect to the content they are displayed with, and otherwise in accordance with any additional terms and conditions we provide with respect to such features. Subject to the foregoing, you must not:

- Establish a link from any website that is not owned by you.
- Cause our Website(s) or portions of it to be displayed on, or appear to be displayed by, any other site, for example, framing, deep linking, or in-line linking.
- Link to any part of our Website(s) other than the homepage.
- Otherwise take any action with respect to the materials on our Website(s) that is inconsistent with any other provision of these Terms of Use.

The website from which you are linking, or on which you make certain content accessible, must comply in all respects with these Terms of Use.

You agree to cooperate with us in causing any unauthorized framing or linking immediately to stop. We reserve the right to withdraw linking permission without notice.

We may disable all or any social media features and any links at any time without notice in our discretion.

Links from our Website(s)

If our Website(s) contains links to other sites and resources provided by third parties, these links are provided for your convenience only. This includes links contained in advertisements, including banner advertisements and sponsored links. We have no control over the contents of those sites or resources and accept no responsibility for them or for any loss or damage that may arise from your use of them. If you decide to access any of the third-party websites linked to our Website(s), you do so entirely at your own risk and subject to the terms and conditions of use for such websites.

Disclaimer of Warranties

You understand that we cannot and do not guarantee or warrant that files available for downloading from the internet or our Website(s) will be free of viruses or other destructive code. You are responsible for implementing sufficient procedures and checkpoints to satisfy your particular requirements for anti-virus protection and accuracy of data input and output, and for maintaining a means external to our site for any reconstruction of any lost data. TO THE FULLEST EXTENT PROVIDED BY LAW, WE WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE CAUSED BY A DISTRIBUTED DENIAL-OF-SERVICE ATTACK, VIRUSES, OR OTHER TECHNOLOGICALLY HARMFUL MATERIAL THAT MAY INFECT YOUR COMPUTER EQUIPMENT, COMPUTER PROGRAMS, DATA, OR OTHER PROPRIETARY MATERIAL DUE TO YOUR USE OF OUR WEBSITE(S) OR ANY SERVICES OR ITEMS OBTAINED THROUGH OUR WEBSITE(S) OR YOUR DOWNLOADING OF ANY MATERIAL POSTED ON IT, OR ON ANY WEBSITE LINKED TO IT.

YOUR USE OF OUR WEBSITE(S), ITS CONTENT, AND ANY SERVICES OR ITEMS OBTAINED THROUGH OUR WEBSITE(S) IS AT YOUR OWN RISK. OUR WEBSITE(S), ITS CONTENT, AND ANY SERVICES OR ITEMS OBTAINED THROUGH OUR WEBSITE(S) ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, WITHOUT ANY WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. THE COMPANY, EACH WEBSITE OPERATOR OR ANY PERSON ASSOCIATED WITH US DOES NOT MAKE ANY WARRANTY OR REPRESENTATION WITH RESPECT TO THE COMPLETENESS, SECURITY, RELIABILITY, QUALITY, ACCURACY, OR AVAILABILITY OF OUR WEBSITE(S). WITHOUT LIMITING THE FOREGOING, THE COMPANY, EACH WEBSITE OPERATOR OR ANYONE ASSOCIATED WITH US DOES NOT REPRESENT OR WARRANT THAT OUR WEBSITE(S), ITS CONTENT, OR ANY SERVICES OR ITEMS OBTAINED THROUGH OUR WEBSITE(S) WILL BE ACCURATE, RELIABLE, ERROR-FREE, OR UNINTERRUPTED, THAT DEFECTS WILL BE CORRECTED, THAT OUR SITE OR THE SERVER THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS, OR THAT OUR WEBSITE(S) OR ANY SERVICES OR ITEMS OBTAINED THROUGH OUR WEBSITE(S) WILL OTHERWISE MEET YOUR NEEDS OR EXPECTATIONS.

TO THE FULLEST EXTENT PROVIDED BY LAW, THE COMPANY, ITS AFFILIATES, ITS SUBSIDIARIES AND EACH WEBSITE OPERATOR HEREBY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, AND FITNESS FOR PARTICULAR PURPOSE.

THE FOREGOING DOES NOT AFFECT ANY WARRANTIES THAT CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

Limitation on Liability

TO THE FULLEST EXTENT PROVIDED BY LAW, IN NO EVENT WILL THE COMPANY, ITS AFFILIATES, ITS SUBSIDIARIES, EACH WEBSITE OPERATOR OR THEIR RESPECTIVE LICENSORS, SERVICE PROVIDERS, EMPLOYEES, AGENTS, OFFICERS, OR DIRECTORS BE LIABLE FOR DAMAGES OF ANY KIND, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN CONNECTION WITH YOUR USE, OR INABILITY TO USE, OUR WEBSITE(S), ANY WEBSITES LINKED TO IT, ANY CONTENT ON OUR WEBSITE(S) 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.

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

Indemnification

You agree to defend, indemnify, and hold harmless the Company, its affiliates, its subsidiaries, each Website Operator and their respective licensors, and service providers, and its 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 these Terms of Use or your use of our Website(s), including, but not limited to, any use of our Website(s)'s content, services, and products other than as expressly authorized in these Terms of Use, or your use of any information obtained from our Website(s).

Governing Law and Jurisdiction

All matters relating to our Website(s) and these Terms of Use, and any dispute or claim arising therefrom or related thereto (in each case, including non-contractual disputes or claims), shall be governed by and construed in accordance with the internal laws of the State of Delaware without giving effect to any choice or conflict of law provision or rule (whether of the State of Delaware or any other jurisdiction).

Any legal suit, action, or proceeding arising out of, or related to, these Terms of Use or our Website(s) shall be instituted exclusively in the federal courts of the United States or the courts of the State of Delaware although we retain the right to bring any suit, action, or proceeding against you for breach of these Terms of Use in your country of residence or any other relevant country. You waive any and all objections to the exercise of jurisdiction over you by such courts and to venue in such courts.

Limitation on Time to File Claims

ANY CAUSE OF ACTION OR CLAIM YOU MAY HAVE ARISING OUT OF OR RELATING TO THESE TERMS OF USE OR OUR WEBSITE(S) MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES; OTHERWISE, SUCH CAUSE OF ACTION OR CLAIM IS PERMANENTLY BARRED.

Waiver and Severability

No waiver by us of any term or condition set out 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 any failure by us 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 the Terms of Use will continue in full force and effect.

Entire Agreement

The Terms of Use constitute the sole and entire agreement between you and each Website Operator regarding our Website(s) and supersede all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, regarding our Website(s).

Your Comments and Concerns

All feedback, comments, requests for technical support, and other communications relating to our Website(s) should be directed to: info@octavegroup.com.