

### **Insights Advertising Cancellation Policy:**

As stated in the Terms and Conditions, in the event insertion orders are not timely cancelled by the applicable close date, advertiser and its agency, if there be one, shall be jointly and severally liable for the cost of such cancelled advertisement. For complete advertising guidelines, please see the Terms & Conditions below.

### **Insights Advertising Terms and Conditions:**

1. The publisher reserves the right to decline or reject any advertisement for any reason at any time without liability even though previously acknowledged or accepted.
2. The advertiser and its agency, if there be one, jointly and severally agree to pay the amount of invoices rendered by the publisher within the time specified on the invoice.
3. Rates, conditions, and space units are subject to change without notice.
4. No rebate will be allowed for the insertion of wrong key numbers.
5. The advertiser and its agency, if there be one, jointly and severally agree that in the event the publisher commits any act, error, or omission in the acceptance, publication, and/or distribution of their advertisement for which The publisher may be held legally responsible, the publisher's liability will in no event exceed the cost of the space ordered and further agree that the publisher will not under any circumstance be responsible for consequential damages, including lost income and/or profits.
6. The advertiser and its agency, if there be one, each represents that it not only has the right to authorize the publication of any advertisement it has submitted to the publisher, but that it is fully authorized and licensed to use (i) the names and/or the portraits or pictures of persons, living or dead, or of things; (ii) any trademarks, service marks, copyrighted, proprietary, or otherwise private material; and (iii) any testimonials contained in any advertisement submitted by or on behalf of the advertiser and published by the publisher, and that such advertisement is neither libelous, an invasion of privacy, violates any third party's rights, or otherwise unlawful. As part of the consideration and to induce the publisher to publish such advertisement, the advertiser and its agency, if there be one, jointly and severally agree to indemnify and save harmless The publisher against all loss, liability, damage, and expense of whatsoever nature arising out of copying, printing, or publishing of such advertisement.
7. All orders accepted are subject to acts of God, fires, strikes, accidents, or other occurrences beyond the publisher's control (whether like or unlike any of those enumerated herein) that prevent The publisher from partially or completely producing, publishing or distributing Insights Magazine.
8. All advertisements must be clearly identified by the trademark or signature of the advertiser.
9. Words such as "advertisement" will be placed with copy that, in the publisher's opinion, resembles editorial matter. Reading notices are not accepted.
10. Cancellations must be in writing. Cancellations not received in writing on or before the advertisement closing date are not binding on the publisher. In the event an order is cancelled, the advertiser and its agency, if there be one, jointly and severally agree that they will still be responsible for the cost of any work performed or materials purchased on behalf of the advertiser. Orders may not be cancelled or changed by the advertiser after the closing date without the acknowledgment and acceptance of the publisher.
11. A copy of any proposed insert must be submitted to the publisher prior to printing of the insert. In no event shall the publisher be responsible for any errors or omissions in, or the production quality of any furnished insert.
12. The advertiser and its agency, if there be one, jointly and severally agree to reimburse the publisher for its attorney's costs and fees in collecting any unpaid billings for advertisements.
13. The parties agree that the details contained on orders will be treated as confidential or proprietary information and shall not be disclosed to third parties.