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B. Logo Links

Linking Site Owners who desire to link to Cigna web sites using Cigna's "Tree of Life" logo must comply with the requirements set forth in [Link to Our Site with a Cigna Logo](#), including the completion of the Linking License Application Form and execution of the Linking License Agreement.

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While using the Service, you may access certain non-Cigna websites or content. Cigna neither reviews, controls nor endorses the content, privacy practices, proper functioning and/or accuracy of any non-Cigna websites or other material, and therefore will not be responsible for their content, privacy practices, proper functioning and/or accuracy. Your access to non-Cigna websites and non-Cigna content is at your sole risk.

Other websites on the Internet may contain unedited, sexually explicit, violent, racist or other types of material, which may be offensive to you. Please access other websites at your own discretion.

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Certain web and smartphone applications of the Service have been designed to run on a personal computer, standard laptop or web-enabled mobile device. If you view or use the Service on a mobile or handheld device you may experience some display and functionality limitations. You may experience varying wireless network coverage and speed, depending on your geographic location and telecommunications provider. The Service should not be used while operating any motor vehicle, or in any other manner that might endanger yourself or others.

If your mobile device uses Global Positioning System (GPS) technology, trackers, or other location tracking tools, your location information may be used for purposes of determining your location when using a function on the Service that uses such information. While using the Service, if you allow your location information to be obtained, we will use this information solely to return your estimated location and to provide you with more personalized results and/or services. Cigna does not monitor your GPS tracking or location information, and does not save this information. We will not use this information to identify you or disclose this information to any third parties.

By using the Service you expressly agree and acknowledge that Cigna shall not be responsible for any of the following: (a) performance limitations and/or failures experienced in connection with any wireless or Wi-Fi service used to access the Service; (b) data transmitted through wireless access that may be intercepted by unauthorized persons; or (3) your failure to physically secure and/or monitor your personal computer, laptop or wireless device or to protect your passwords, resulting in unauthorized access to the Service and/or your Cigna account or plan information.

While using any web-enabled mobile or handheld device to use the Service, standard mobile phone carrier and data usage charges will apply. You expressly agree and acknowledge that the use of any mobile or handheld device is at your sole risk and shall be in accordance with all applicable laws.

Passwords

To access the Service you may be required to register and to provide you user name and a password. It is your responsibility to maintain the confidentiality of your password. You may not use the user name or password of anyone else at any time. You agree to immediately notify Cigna of any unauthorized use of your user name or password.

Updates and Reverse Engineering

By using the Service, you agree to receive any applicable software updates that may be issued from time to time by Cigna. You agree to accept and install such updates as part of your use of the Service. You also agree not to reverse engineer, modify, decompile, adapt, translate, disassemble, or otherwise attempt to discover the source code of the Service and/or any Cigna application.

Limitation of Liability

You agree by accessing the Service, Cigna web sites and any material contained therein (including any link to other sites and content found at linked sites) that under no circumstances or any theories of liability under international or civil, common or statutory law including but not limited to strict liability, negligence or other tort theories or contract, patent or copyright laws, will Cigna be liable for damages of any kind occurring from the use of the Service, Cigna web sites, any material contained therein (including any link to other sites and content found at linked sites) or any information, goods or services obtained on the Service including direct, indirect, consequential, incidental, or punitive damages (even if Cigna has been advised of the possibility of such damages), to the fullest extent permitted by law.

Minors

Except as expressly stated upon initial access to a specific Cigna application or website, or section of such application or site, the Service does not direct content to Minors and do not intend to collect personal information from Minors.

If you allow your minor child, or a child for whom you are legal guardian (a "Minor"), to access and use the Service, you agree that you will be solely responsible for: (i) the online conduct of such Minor; (ii) monitoring such Minor's access to and use of the Service; and (iii) the consequences of any use.

Miscellaneous

We reserve the right to make changes to the Service and our Legal Disclaimer. We encourage you to review the Service and these terms periodically for any updates or changes. Your continued access or use of the Service shall be deemed your acceptance of these Legal Disclaimers and any changes and the reasonableness of these standards for notice of changes.

If any provision of this agreement shall be unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from this agreement and shall not affect the validity and enforceability of any remaining provisions.

Headings used in this Legal Disclaimer are for reference only and will not limit or control any provision of this legal Disclaimer or its interpretation or construction.

This Legal Disclaimer and use of the Service will be governed by and construed in accordance with the laws of England and Wales, without giving effect to its conflict of law provisions. You agree that any legal action or proceeding between you and Cigna will be brought exclusively before the High Courts of London, England.

If you choose to access the Service in any jurisdiction you do so on your own initiative and it is your responsibility to fully observe and comply with all applicable laws and regulatory requirements of the relevant jurisdiction including but not limited to full compliance with any applicable law, regulation or order imposing financial sanctions on targeted individuals, entities, or nations.