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With respect to any dispute regarding the Sompo Website, your rights and obligations and all actions contemplated by these Terms shall be governed by the laws of the State of Delaware, as if the Terms were a contract wholly entered into and wholly performed within the State of Delaware. Any dispute relating in any way to your visit to the Sompo Website shall be submitted to confidential arbitration in the State of Delaware, except that, to the extent you have in any manner violated or threatened to violate our intellectual property rights, we may seek injunctive or other appropriate relief in the United States District Court for the Southern District of New York or the Supreme Court of New York located in New York City and you consent to exclusive jurisdiction and venue in such courts. Arbitration under this agreement shall be conducted under the rules then prevailing of the American Arbitration Association and the place of arbitration shall be New York, New York, United States of America. The arbitrator's award shall be binding and may be entered as a judgment in any court of competent jurisdiction. To the fullest extent permitted by applicable law, no arbitration under these Terms shall be joined to an arbitration involving any other party subject to these Terms, whether through class arbitration proceedings or otherwise.

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Sompo reserves the right to amend these Terms at any time. Sompo will notify User of any such changes to these Terms by posting the revised Terms on the Sompo Website. Unless otherwise specified, such changes shall be effective upon posting. Users are responsible for monitoring these Terms for changes. User's continued use of the Sompo Website constitutes User's agreement to be bound by such changes to these Terms. We may, with or without prior notice, terminate any of the rights granted by these Terms. You shall comply immediately with any termination or other notice, including, as applicable, by ceasing all use of the Sompo Website.

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If you have any questions regarding these Terms, please contact [legal@sompo-intl.com](mailto:legal@sompo-intl.com).