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6. User accounts; account termination policy. If you register, you agree to provide accurate and complete information when creating or updating your account. You are solely responsible for the activity that occurs on your account, and you must keep your account password secure. You agree to notify us immediately of any unauthorized use of your account or other breach of security. You may not use another’s account without permission. We will terminate your
account in appropriate circumstances if you are determined to be a repeat infringer. We also may terminate your account if you violate any provision of these Terms of Use or fail to comply with our requests concerning your account.

7. User submissions and rules of conduct. Account holders will be able to participate in online discussion forums and to submit or post comments, profiles and/or other content on the Site (collectively, “User Content”). You are solely responsible for any User Content you post or submit to the Site, and for the consequences of posting or submitting it. By posting or submitting User Content to the Site, you grant us a nonexclusive, worldwide, irrevocable, fully paid, perpetual license to use, reproduce, prepare derivative works of, distribute, display, perform, and otherwise make available your User Content in connection with the Site and for our broader educational purposes, including without limitation for promoting or redistributing part or all of the Site (and derivative works thereof) in any manner or media, and to authorize others to do the foregoing. By posting or submitting User Content to the Site, you represent and warrant that you have the right to grant us the foregoing rights, and that neither your User Content nor our use of it as permitted under the foregoing license will infringe or violate anyone’s rights. You agree not to submit or post any content, or engage in any other activity in connection with the Site, that:

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- Violates any law or regulation
- Is intentionally false or misleading
- Defames, threatens, or harasses anyone
- Is harmful, dangerous, abusive, or offensive
- Is obscene or contains pornography
- Contains or utilizes any computer virus, other malicious code, or program that may damage or interfere with the operation of any system, or may unlawfully intercept any data or personal information
- Contains or consists of advertising or any form of commercial solicitation or activity
- Otherwise interferes with the functioning of the Site or other users’ use or enjoyment of the Site

Although we will have no obligation to monitor or take action with respect to User Content, we reserve the right to remove any User Content that we believe violates the above standards or any other provision of these Terms of Use, and to terminate the applicable user’s account and right to use the Site, in addition to any other rights or remedies available to us. We do not approve or endorse any User Content, and you agree that we will have no responsibility or liability in connection with your use of any User Content.

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10. Indemnity. You agree to indemnify and hold harmless UMA and our collaborators, and our and their respective officers, fellows, governing board members, directors, employees, and agents, from and against all claims, actions, suits, damages, liabilities, and costs (including, without limitation, reasonable legal fees) arising from or relating to your use of the Site or any of the Content, your provision of any User Content, and/or your failure to comply with any provision of these Terms of Use.

11. Links to other sites. Links on the Site to third-party web sites are provided solely as a convenience to you. We do not approve or endorse the content of linked third-party sites, and you agree that we will have no responsibility or liability in connection with your use of any linked third-party sites.

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14. Applicable law and jurisdiction. These Terms of Use, and any claim or dispute that arises from or relates to your use of the Site or the Content, will be governed by the laws of Florida, without regard to its conflicts of laws principles. You agree that all such claims and disputes will be heard and resolved exclusively in courts sitting in Hillsborough County, Florida. You consent to the personal jurisdiction of such courts over you for this purpose, and waive and agree not to assert any objection to such proceedings in such courts (including any defense or objection of lack of proper jurisdiction or venue or inconvenience of forum).

15. Termination; discontinuation of Site or elements. The rights granted to you hereunder will terminate automatically upon any breach by you of these Terms of Use, unless we otherwise specifically agree in writing, but the other provisions of these Terms of Use will survive any such termination. We reserve the right at any time in our sole discretion to cease providing any Content, to change or discontinue any aspect or element of the Site, or to cease making the Site available.

16. Eligibility. You affirm that you are either more than 18 years of age and that you are fully competent to use the Site and to enter into and comply with these Terms of Use. Use of the Site by anyone under 13 years of age is not authorized.

17. General. If any provision of these Terms of Use is held to be invalid or unenforceable, that provision, to the extent unenforceable, shall be struck, and shall not affect the validity or enforceability of the remaining provisions. Your rights under these Terms of Use are personal, nonexclusive and nontransferable. Headings are for reference purposes only and in no way define or limit the scope or extent of any provision of these Terms of Use. Our failure to act with respect to a breach by you or others does not waive our right to act with respect to subsequent or similar breaches. Except as otherwise expressly provided in these Terms of Use, nothing herein shall be deemed to confer any third-party rights or benefits. We may change these Terms of Use from time to time without advance notice. Your use of the Site or any of the Content after any changes have been made will constitute your agreement on a prospective basis to the modified Terms of Use and all of the changes. These Terms of Use set forth the entire understanding and agreement between you and us with respect to the subject matter hereof.