The rental of vehicles by Mansueto Marine (hereinafter "Lessor"), even if it is on behalf of third parties, is regulated by these general conditions, by the rental agreement signed by the Client, by the Rate Brochure and by the Vehicle Damage Chart Charges (together with the "Contract Documents" or the "Contract,") valid at the time of signing the rental agreement, which have been read by or consigned to the Client who reviewed them thoroughly and is fully aware of their contents. By signing of the Rental Agreement, the Client hereby declares to have understood and accepts the general rental conditions and specifically approves articles: 1, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 20.

GENERAL CONDITIONS

1 Driving the Vehicle and Eligibility for Rental

The "Client") and each authorized driver of the rented vehicle must comply with the identification and qualification requirements requested by the Lessor. Each driver of the vehicle is responsible for not giving false information regarding his/her identity, age, address, telephone or fax number and/or email address or about having a legal driving license. For all legal purposes, the address indicated by the Client on the contract is the Client's address.

The Client and each authorized driver must meet the following requirements:

- The Client and each authorized driver must be at least 25 years old.
- The Client and each authorized driver must possess a driving license that is valid for the rented vehicle that was issued at least 12 months before rental of the vehicle. Drivers under the age of 25 are eligible to rent with the addition of a "Young Driver Surcharge" in relation to certain categories of vehicles specified by the Lessor depending on the age range. The "Young Driver" surcharge is applied as indicated in the Mansueto Marine Car Rental Rate List. However, for certain vehicles or vehicle categories, the minimum age requirement may not be waived even by payment of the additional surcharge For any other authorized additional drivers, an "Other Authorized Drivers Surcharge" is required. Aforesaid fees are listed in the Rate List and are proportional to the rental duration. Driving authorization with payment of the surcharge is limited exclusively to two other drivers over and above the driver.
- A Credit Card is required to rent vehicles.
- For certain vehicle categories and/or in particular areas, the Lessor's rental agency may require two Credit Cards or an approved Credit Card. Specific authorization must be signed if payment is to be made by a Credit Card belonging to someone other than the Client.
- A Credit Card is not necessary for renting vehicles in categories other than those specified by the Lessor, if the Client pays a Security Deposit amounting to the estimated rental charges (including accessories, a full tank of fuel, refueling and other charges), as well as the sum indicated in the Mansueto Marine Car Rental Rate List, or a greater sum if requested by the Lessor's Rental Agency. If a vehicle of a different vehicle category than that of the reservation and estimate is rented, after 15 days from the date it was consigned, in the failure to substitute the vehicle, the rate for the vehicle that was actually used shall be applied to the prior period, as per the criteria listed in the Rate Brochure. It is the Client's responsibility to substitute the vehicle within the envisaged deadline. At its own complete discretion and without giving any reasons, the Lessor reserves the right to refuse to authorize the rental agreement in particular if accidents have taken place which gave rise to charges for liabilities or damages during prior rentals.

2 Method and Terms of Payment for Rental

Payment for rental shall be made through major Credit Cards with special prior authorization from the issuing bank, or by cash/debit card (in the cases and by the methods specified in paragraph 1). For rentals shorter than 30 days, payment shall be made upon the date established for return of the vehicle. For longer rentals, payment shall be made every 30 days and if the vehicle is returned early, at the same time it is returned.

In any case, at the time of rental, the renter shall be requested for a Credit Card in his/her name as a security deposit for any possible additional which could arise from the rental.

3 Third-Party Liability (R.C.A.)

All vehicles are covered under civil liability insurance (R.C.A) as required by law. The R.C.A. policy guarantees insurance coverage for civil liability towards third parties, including passengers, animals and objects (excluding those transported). Passengers on the vehicle are treated as third parties. The overall single limit of liability is listed in the Rate List. If there is an accident, the Client must fill out a C.A.I. form (Accident Form), which is located in the vehicle, together with the other party involved and send it to the nearest agency of the Lessor within 24 hours after the event, or at the time the vehicle is returned if it is returned within 24 hours after the accident. If there has been no accident, when returning the vehicle, the Customer must explicitly declare that he/she had no part in and did not cause any accident so that the Lessor can defend itself against fraudulent or groundless claims.

4 Refueling

The Client is required to return the vehicle with the same level of fuel that was present at the beginning of the rental. If the Client fails to refuel the vehicle, the Lessor shall provide a refueling service and charge the Client for the cost of the service as indicated in Rate List as well as the cost of the missing liters of fuel, the price of which will be increased as indicated in the Contract Documentation (Rental Agreement - Estimate).

5 One-Way Service (VAL)

The VAL service allows the Client to return the vehicle in a different city than the one where the rental began. The service must be agreed in advance by the Lessor at its complete discretion. VAL service charges are strictly subjected to the place where the vehicle will be returned and to the general conditions and rates of the rental and sub-rental agency who has provided the rental service.

6 Conditions for Driving and for Use of the Vehicle

The Client is required to take care of, use and make sure that the vehicle is used with the utmost care and attention and in accordance with the vehicle's intended use and characteristics, indicated on the registration certificate and within legal limits; as well as

- a) to not utilize the vehicle, even through third parties, for commercial transportation of persons or things, except in the case of vans;
- b) to not sublet/rent or permit a sublet/rental of the vehicle, even with a driver;
- c) to not entrust the driving of the vehicle to any person other than those authorized in the rental agreement, nor to any person without a valid driving license nor to anyone who does not meet the required requisites on the Contract documents;
- d) to not transport animals, substances, or anything else that might damage the vehicle or leave an odor and/or slow the possibility of re-renting it; in case extra cleaning is required, the Client will be required to pay a charge, which is indicated in the Mansueto Marine Car Rental Rate List, or more if required;
- e) to not repair the rented vehicle without the written consent of the Lessor;
- f) to immediately inform the Lessor of any malfunctioning of the vehicle, to stop driving immediately upon discovering any malfunction, and adhere to the Lessor's indications if there is to be substitution or return of the vehicle;
- g) to refuel the vehicle with the correct type of fuel and indicate, if requested, the refueling station responsible, to contact in case of any damage, as well as diligently maintaining the vehicle and controlling the consumable fluid levels; if and when necessary adding missing fluids;
- h) to not utilize the vehicle for racing, test driving, or competing, nor on unpaved roads or roads that are inadequate for the vehicle, nor for driving schools, nor to pull or push other vehicles without the explicit consensus of the Lessor, nor to enter into restricted areas, nor to violate the Driving Code or any other law, nor to commit any other illegal activity;
- i) to not drive the vehicle while under the influence of drugs, narcotics, alcohol, or any intoxicant or any substance which may limit driving ability or slow reaction time; j) to be diligent in the care of the vehicle, employing all of the car's security measures, to avoid leaving valuable objects or items inside the vehicle, and in general to do all that is necessary to quarantee the best possible security of the Rental location's asset;
- k) to not take the vehicle into countries other than those specifically listed in the rental agreement, without prior written consensus from the Lessor. The "carta verde" (international insurance certificate), which is consigned together with the vehicle documents, does not constitute the aforementioned written consensus of the Lessor, it is only a part of the vehicle documents.

In case of travel through countries not authorized on the Contract, the insurance coverage and any agreements regarding exclusion or limitation of responsibility will no longer be considered as valid and it will be the responsibility of the Client to pay any costs sustained by the Lessor, due to not respecting the rental agreement. Any illegal or unauthorized use of the vehicle implies the full responsibility of the Client together with each other driver for any damages and cancels any limitation of responsibility leaving the Client responsible for any relative claims or lawsuits.

The Lessor reserves the right to take back the vehicle at any time and in any place, if there is any violation of the provisions in this article.

7 Vehicle pick up and Vehicle return

After signing the rental agreement, the Client is responsible for the vehicle and accepts that the standard options, the accessories and all of the items consigned to the Client by the Lessor, including those indicated in the rental agreement, have been verified as being in good working order and in good condition and the Client agrees to return the vehicle in the same condition, free of any goods or belongings and with all its documents, as well as respect the delivery date and location indicated on the rental agreement, with only normal wear and tear that is proportionate to the rental duration and the number of kilometers travelled. When returning the vehicle it is the Client's responsibility to verify the status of the Vehicle together with the Lessor, listing and undersigning any differences in vehicle condition from that indicated on the rental agreement at the beginning of the rental period. If the vehicle's status is not verified jointly, the Client hereby authorizes the Lessor to charge him/her for any damages found on the vehicle. At the beginning of the rental, the Client will have to communicate when he/she will return the vehicle, as stated in the rental agreement. In the event of unauthorized late return of the vehicle, the Client hereby authorizes the Lessor to take possession and custody of the vehicle anywhere and at any moment.

A rental day is 24 hours from the time the vehicle was picked up. After such time an extra day will be charged and there is no grace period. The Client may purchase a "Hourly Extension Fee" in order to return the vehicle up to 1 hour and 59 minutes beyond the 24 hours as envisaged in Rate List. If the vehicle is not returned by the time indicated in the rental agreement, the Client shall pay a penalty equal to the "Standard" daily rental rate (see the Rate List) of the vehicle for each day of delay in returning the vehicle, and any other damages unless written authorization has been issued by the Lessor

allowing the continuance of the rental until the date listed on said authorization, and beyond that time, the afore-mentioned penalty shall be applied unless new written authorization has been issued. If the vehicle is not returned to the site indicated on the rental agreement, the Client shall pay a penalty equal to the cost of VAL service and a fee for vehicle return to an unauthorized location as indicated in the Rate List. If the Client fails to return the accompanying documents and/or the license plate, the Client is responsible for a penalty fee equal to the daily rental rate of the vehicle (see the Rate List), for every day necessary to replace the missing documents or license plate as well as any additional damages or relative fees. The security deposit will be returned after the vehicle and all of the accessory items have been returned, and after deducting any related charges due for fees or other reasons pursuant to the provisions of the Contract Documentation. The closure of the rental agreement signifies that any and all deposit fees have been returned, which exonerates the Lessor from requesting a receipt. The vehicle must be returned during the office's opening hours. If it is returned after hours, only if possible and if previously authorized, the time of the vehicle's return will be calculated from the time that the office re-opens and only if the vehicle was actually received by the latter, in order to calculate the rate and the responsibility connected with the vehicle (including, but not limited to traffic violations, damages, theft and/or partial or total fire). Any Client who returns a vehicle outside office hours is responsible for checking and confirming that the vehicle was received and for filling out and delivering a duly signed Delivery Slip together with the keys. In case of failure to return the keys for whatever reason even if the vehicle has been returned, the Client will be subject to a penalty, equal to the daily rental charge for the vehicle for each day until the keys are retu

In case of failure to return or damage caused to any accessory or optional provided with the rental vehicle stated in article 14, for any reason whatsoever, the Client is responsible for paying the penalty fee listed in the Rate List, without prejudice to liability for greater damages.

Any request or claim that the Customer wants to raise against the Lessor in relation to the rental must be sent to the Lessor by and not after 10 working days from the date the vehicle was returned and/or the relative rental agreement ended. The Customer hereby renounces the right to raise any claims or requests for reimbursement and/or payment of damages after that time.

8 Responsibilities of the Client

While in custody of the vehicle, the Client is directly responsible for any damage deriving from use of the vehicle, even in the case of unauthorized use of the vehicle and shall pay any damages claimed by third parties against the Lessor. The vehicle is always covered by an insurance policy valid for third-party civil liability, with the limit of liability required by Italian law and within the terms of the insurance policy. At the explicit request of the Client, the vehicle can be covered by supplemental coverage, which is explained in the Contract Documentation and must be indicated on the rental agreement. During the rental period, the Client is responsible for any traffic fines and any other charges due to violation of the driving code or of any other law or rule, toll roads, parking costs as well as any other sum derived from using the vehicle, even in the case of a third-party use, and must repay any amounts that may be paid in advance for such reasons including the subsequent legal, postal, and administrative fee connected to requests for payment and to hold the Lessor harmless from any damages and/or damage claims by third-parties. The cost of management of each related administrative duty is listed in the Rate List and the Client hereby authorizes to be charged for them.

9 Theft, fire and damage Liability.

The Client is responsible in case of fire, damage or theft of the vehicle, even in the case that the car is found at a later date. The value of the vehicle is comparable to its stated value in the Magazine "Quattroruote" at the time of the event. If the event takes place during the first six months of life of the vehicle, the value will be determined as its list price when new. Client responsibilities include repair costs, loss of value to the vehicle, non-rentability of the vehicle as established in article 7 for failure to return the vehicle within the agreed terms, towing fees, storage and administrative costs deriving from any event or claims for any damages caused by the vehicle, as indicated in the Vehicle Damage Chart Charges , which includes cost of materials, labor, and non-rentability due to repair times and is available to the Client upon request at the Lessor. In order to protect the Lessor from risk of fraud, satellite devices, which are able to indicate the location, the driving speed and driving quality of the driver, may be installed on the vehicle. The Lessor reserves the right to communicate such information to the judicial authorities, Insurance Companies, Lawyers Offices and Companies specialized in the prevention and management of thefts and accidents and to use or allow the use of that information for its own defense. The responsibility for theft and fire is limited to a maximum amount, except in case of willful misconduct or gross negligence on the part of the Client or the driver (including third-party drivers), which varies with the rental's vehicle group and is indicated as the "deductible". Deductibles are indicated in the Rate List, with a reference to each vehicle group. If a stolen car is found at a later date, damage will be calculated as the daily rental rate until the vehicle is released and delivered, without prejudice in any case to payment of damages to the vehicle within damage deductible liability limits. The rental charges include the "Theft Protection Liability Reduction" (T.P.) limitation of responsibility agreement with subsequent application in case of such event, of a "Theft Deductible" (FTP) which affects the amount due according to the percentage indicated in the Rate List. Client responsibility for theft and fire can be further reduced or completely eliminated, except in case of willful misconduct or gross negligence of the driver, by requesting the option "Elimination / Reduction of Deductible for Theft and Fire" (S.T.P.). In that case the rental fee will be determined by calculating the addition of the elimination/reduction of liability agreement as indicated in the Rate List according to vehicle group. The special conditions for the applicability of S.T.P. are defined in the Rate List. Neither Limitation of Responsibility nor Elimination/Reduction of Liability should be considered as insurance, but as agreements to reduce or exclude the Client's financial liability. In case of total theft or fire of the rented vehicle, the Client will be charged for the same quantity of fuel as indicated on the rental agreement at pick up time. Client's responsibility in case of partial theft and fire is regulated in accordance with the following paragraph on "Damages". In all cases of total or partial theft or fire, the Client is required to immediately report the occurrence to the local authorities and hand over the original copy of the Police report and the keys of the vehicle to the Lessor within 48 hours of the event and to collaborate with the Lessor in the resolution of any judicial proceedings. In case of non-compliance with these terms, all of the mentioned liability limitations or exclusions for total or partial theft and/or fire are automatically not effective.

Any limitation of responsibility (T.P. or S.T.P.) shall have no effect or validity in the case of total theft, if keys are not returned, or in case of theft or damage to tires, and without prejudice to the afore-mentioned Police statement and notification requirements or the consequences derived from non-compliance with the terms in Conditions for Driving and Use in Article 6 of these General Conditions. Except for the case of willful misconduct or gross negligence of the Client or the driver (including third-parties), responsibility is limited in the case of damages due to accidents, wrecks, attempted theft as well as fire or partial fire, to a variable maximum amount which depends on the rented vehicle category and is indicated as "deductible". Deductible costs are indicated in the Rate List, with a reference for each vehicle category. The rental fee includes a limitation of responsibility, which is indicated as "Collision Damage Liability Reduction" (C.D.W.), and affects the amount due as indicated, please see the Rate List for a reference for each vehicle category. The Client will not be charged for the deductible if he/she produces a C.A.I. form (amicable accident report) duly signed by both parties involved in the accident, if the responsibility of the counterpart is clearly indicated. The Client's responsibility in these cases can be reduced or eliminated, except in the case of willful misconduct or gross negligence of the Client or the driver, by undersigning the option "Elimination / Reduction of Damage Deductible" (SKO). Special conditions regarding the applicability of the SKO option are defined in the Rate List. The rental fee will be established by calculating the inclusion of the liability exclusion or reduction as indicated in the Rate List, with reference to each vehicle category. Both CDW and SKO are liability limitations that reduce or exclude the Client's financial liability but they are not to be considered as insurance policies. It is the responsibility of the Client to report any and all accidents involving the rented vehicle, even if it is not damaged, within 24 hours of the event, to the Lessor, filling out and sending the C.A.I. from, otherwise any additional liability reduction becomes non effective (CDW, SKO). The Client is liable for any damages caused to the Lessor for non-notification of the event or for late notification and hereby agrees to pay the penalty amount indicated in the Rate List without prejudice to greater damages. For further information see the Contract Documentation. At the moment of the accident, it is the Client's responsibility to obtain all of the proof necessary to identify who was responsible for the accident. To this end, the Client must: (i) call the appropriate authorities and ask for a report by the Police, Carabinieri, or Vigili Urbani; (ii) ask for the names and addresses of any witnesses present; (iii) collaborate with the Lessor in any subsequent lawsuits brought about by the accident, even if requested at a later time. Any limitation or exclusion of responsibility (CDW, SKO) shall have no validity in case of damages caused by willful misconduct or negligence, damage to vehicle interiors, damage caused to the roof or to the camber of commercial vehicles, for damage caused by incorrectly evaluating the height of the vehicle and of the objects that stick out beyond or over the roof, for damages caused to the clutch assembly, for damages caused by over-revving, for damages or theft of the tires and/or hubcaps, as well as damages deriving from the failure to observe the provisions regarding Driving and Use of the Vehicle stated in Article 6 of these General Conditions. The Client may not be considered responsible for failure to perform his/her responsibilities in cases of force majeure. "Force majeure" is considered - pursuant to law - an unavoidable and unforeseeable extraordinary event that is independent of the will of the parties and which prohibits them from fulfilling their obligations.

10 Responsibility of the Lessor

The rental agency is excluded from any and all liabilities and damages due to malfunctioning of the vehicle, late or non-return of the vehicle, consigning a vehicle from a different vehicle category than initially reserved, damages to goods or damages of any other kind, except in case of fraudulence or gross negligence of the rental agency. It is equally excluded for any damage to items transported or left aboard the returned vehicle, except in cases of willful misconduct or gross negligence. Mansueto Marine may not be considered responsible for failure to fulfill its obligations in cases of force majeure. "Force majeure" is considered - pursuant to law - an unavoidable and unforeseeable extraordinary event that is independent of the will of the parties and which prohibits them from fulfilling their obligations.

11 Fees

The Client is responsible for paying the Lessor the following:

A. The rental fee, which is established in the Contract Documentation and depends on the following calculations. (I) type of vehicle; (II) the length of time that the vehicle is used until its return; (III) kilometers travelled or the unlimited kilometer option; (IV) the rate used by the Lessor; (V) the limitation of liability or damage liability agreements mentioned in Article 9, which are listed on the invoice for administrative purposes only; (VI) the acceptance of the "Super TP Protection" S.T.P. and/or "Total/Partial Collision Damage Waiver" SKO options; (VII) requests for vehicles with total coverage and/or partial coverage beyond the RCA policy provided; (VIII) the administrative cost of every invoice (CAF) as indicated in the Rate List (IX) any ulterior requests by the Client. The rental charges must be paid in the manner and by the time indicated in the Contract Documentation.

B. Reimbursement of any fees involved in vehicle collection, if the vehicle is not returned to the agreed point, for any reason whatsoever.

C. The sum of any fines or penalties received by the Client and/or the rental agency for violation of the driving code or other applicable laws during the rental period;

D. Any sum owed with regards to Contract Documentation (including but not limited to: refueling, one-way rentals, replacements, after-hour services, supplements, penalties and/or fines as well as any difference deriving from the use of a service other than those on the estimate;

E. All charges for damage claims and/or expenses and/or reimbursement due in relation to obligations or responsibilities assumed by signing the Contract; F. A penalty fee for goods and/or objects left in the vehicle at the time of its return, equal to the sum required to remove and store the materials, plus the daily rental rate of the vehicle (listed in the Rate List) for every day of non-rentability of the vehicle until the materials are removed, when aforesaid materials cannot be immediately removed or if removing them could be a hazard.

Clients in possession of a credit card from an approved financial institution authorize the Lessor to charge the sum of the fees related to the rental, including those listed in the Contract documents and any fees incurred by the Lessor due to the Client in relation to the rental. In case of odometer malfunction or theft of the rental vehicle, the kilometers driven will be calculated according to the provisions listed in the Contract Documentation with the price per kilometer indicated specifically in the Rate List valid at the beginning of the rental.

12 Miscellaneous

Expenses:

The Client may request reimbursement for expenses incurred for the rented vehicle, if previously communicated in detail and authorized (in writing) by the Lessor, only if the Client submits a registered invoice to Lessor for the amount specified.

Substitution:

In case of vehicle malfunction or even at the simple request of the Client, the vehicle must be delivered to the Lessor's Agencies, where the Client will be given a substitute vehicle, upon availability at no extra cost; unless the Lessor, at its own discretion, decides not to deliver a replacement vehicle due to insolvency, theft, fire or a serious wreck of rented vehicle, independently from what caused or gave rise to the event. As a rule substitutions will be made with a vehicle from the same vehicle group. In case of unavailability, the substitution may occur with a vehicle from a lower or higher category and the reductions or increases indicated in the Rate List. In the case of vehicles with a 7 to 9 person seating capacity, the substitution may occur with one similar vehicle or with two cars, without any extra fee owed by the Client for the substitution service only.

Services included in the fee:

- technical and emergency road assistance in Italy and abroad (areas to be agreed in the contract) except in case of malfunction due to own negligence or willful misconduct of the Client. In the event a claim is made the customer must communicate any fact or circumstance appropriate or helpful in understanding the nature of the fault, in order to facilitate the rapid and efficient solution, and also to remain in place together with the vehicle until the operation is not completed, by signing the appropriate documents.

 Costs for collection and substitution of the vehicle, when authorized by the Lessor, except in cases of malfunction due to the willful misconduct or negligence of the Client.
- Collection and substitution services are not available for commercial vehicles travelling outside Italy;
- "Carta Verde" for travelling abroad

Services requiring supplemental paymen:

- Supplemental charge for any rental beginning in Italian airports and railway stations (see the Rate List);
- Supplemental charges and services foreseen in this document, as applicable;
- Fuel and V.A.T.;
- Administrative cost of Invoice (CAF);
- Consumable Fluids related to mileage driven (including, but not limited to: oil, anti-freeze, windshield fluid);
- Traffic fines or other penalties incurred while using the vehicle independently from who was driving it (art.116 paragraph.12 of the Highway Code).
- Highway tolls and/or fees and fines of any kind derived from parking the vehicle;
- Repair costs for tire holes;
- Road Tax surcharges per each rental day (maximum per 18 days per month) based on the prices listed in the Rate List.
- "Airport Fee and port" surcharge as listed in the Rate List where available.
- For special vehicles subject to guaranteed reservations, a penalty will be applied if the Client cancels the booking without a 48 hour advance notice, as listed in the Rate List.

13 Optional Coverage

The Client may sign up for optional coverage

14 Extra

Equipment and Services on request

a. Accessories

Baby Seat Snow chains Ski-racks GPS Navigator Car Sun Visor Light Pushchair Winter Tyres For aforementioned accessories the applicable supplemental charge listed in the Rate List will apply.

b. Out of Hours Service

If the vehicle is picked-up or returned outside office opening hours and the presence of an employee is needed, an extra charge "Out of Hours Surcharge" listed in the Rate List will be applied.

c. Delivery & Collection

Delivery or Collection at a location outside the Agency: a surcharge applies in this case as indicated in the Mansueto Marine Car Rental Rate List. The charges will be doubled if it is also outside the Rental location's opening hours.

15 Termination Clause

Violation of even a part of Article/s 1,2,6,7,8,9 and 11 gives the Lessor the right to terminate the Contract according to Article 1456 of the Civil Code as well as the right to payment for damages.

16 Jurisdiction

The rental agreement and Contract are regulated by Italian law. For any controversy arising from the conditions and terms regulated in the "Contract Documents," the only competent court authority is that of the legal headquarters of the Lessor.

17 Translation

In case of disparity between the Italian and English version of the documentation, the Italian version stands, inasmuch as the English version is a mere translation.

18 Interpretation

If any of the terms and conditions of the present contract are deemed ineffective or non-valid, whether in whole or in part, it will be considered non-applicable, but all other conditions shall remain valid and applicable.

19 Domicile and notifications

The Client's legal domicile is the address communicated to the Lessor, which is listed on the rental agreement. Without further notification, any communication regarding the contract shall be sent to the email address or fax number indicated by the client.

20 Exceptions

Notwithstanding the above General Conditions and rental agreement's provisions where the Lessor, in order to provide and guarantee the service, would avail himself of any sub-rent formula and/or agreement with a third party (Partner Agency) the Client might be subjected to the terms and conditions of the Partner Agency who provided the service.