

Your access to The Economic Club of New York digital library (the "Site") is subject to the following terms of use agreement. Please review this document carefully. By accessing and using the Site, you agree to be legally bound by all of the terms, conditions and notices contained or referenced herein (these "Terms of Use").

1. **Privacy**

Please review our Privacy Policy, which also governs your use of the Site, to understand our data collection, use and disclosure practices. The Privacy Policy is incorporated within these Terms of Use by reference.

2. **Copyright Rights**

All materials posted on the Site are subject to copyrights owned by The Economic Club of New York (the "Club") and other individuals or entities and are protected by United States and international copyright laws. Your subscription entitles you, in your individual capacity, to a limited license, for the duration of your subscription only, to access the Site for your personal use only. Any reproduction, retransmission, republication and/or other use of any materials on the Site (including, without limitation, video and audio content) is expressly prohibited unless the Club has expressly granted its prior consent in writing for such use.

3. **Trade and Service Mark Rights**

Our names, trademarks, service marks and logos, whether or not appearing in large print or with the trademark symbol, belong exclusively to the Club and are protected from reproduction, imitation, dilution or confusing or misleading uses under national and international trademark and copyright laws. All other trademarks, service marks and logos (including third-party product names) are the property of their respective owners. The use or misuse of these trademarks or any materials is expressly prohibited and nothing stated or implied on this Site confers on you any license or right under any trademark of the Club or any third party.

4. **Disclaimer of Warranties and Limitation of Liability**

THE SITE IS PROVIDED "AS IS." THE CLUB MAKES NO REPRESENTATION OR WARRANTY OF ANY KIND WHATSOEVER TO YOU OR ANY OTHER PERSON RELATING IN ANY WAY TO THE SITE, INCLUDING ANY PART THEREOF. THE CLUB DISCLAIMS TO THE MAXIMUM EXTENT PERMITTED BY LAW, ANY AND ALL SUCH REPRESENTATIONS AND WARRANTIES.

IN NO EVENT WILL THE CLUB, ANY OF ITS TRUSTEES, OFFICERS, MANAGERS, EMPLOYEES OR AGENTS, OR ANY SPEAKER OR PRESENTER FEATURED IN VIDEO AND/OR AUDIO CONTENT ON THE SITE, BE LIABLE IN ANY MANNER WHATSOEVER FOR ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, INDIRECT, SPECIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR ACCESS, USE OR INABILITY TO USE THIS SITE OR ANY SITE LINKED TO THIS SITE, OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ALTERATION, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE.

5. **Indemnification**

YOU AGREE TO INDEMNIFY AND HOLD HARMLESS THE CLUB, AND ITS TRUSTEES, OFFICERS, MANAGERS, EMPLOYEES, AND AGENTS, AND LICENSORS, FROM AND AGAINST ALL LOSSES, EXPENSES, DAMAGES AND COSTS, INCLUDING REASONABLE ATTORNEYS' FEES, RESULTING FROM, ARISING OUT OF, OR IN CONNECTION WITH, ANY VIOLATION OR ALLEGED

VIOLATION OF THESE TERMS OF USE OR THEIR COMPONENTS (INCLUDING BUT NOT LIMITED TO THE PRIVACY POLICY), OR THE FAILURE TO FULFILL ANY OBLIGATIONS RELATING TO YOUR USE OF THE SITE INCURRED BY YOU OR ANY OTHER PERSON USING THE SITE ON YOUR BEHALF. WE RESERVE THE RIGHT TO ASSUME THE EXCLUSIVE DEFENSE OF ANY CLAIM FOR WHICH WE ARE ENTITLED TO INDEMNIFICATION UNDER THIS SECTION. IN SUCH EVENT, YOU SHALL PROVIDE US WITH SUCH COOPERATION AS IS REASONABLY REQUESTED BY US.

**6. Choice of Law and Forum**

These conditions shall be governed by and construed in accordance with the laws of the State of New York, excluding its conflict of law rules. You and the Club expressly agree to submit to the exclusive jurisdiction and venue of the courts in the State of New York in all disputes arising out of or relating to the use of this Site.

**7. Severability and Integration**

These Terms of Use govern your use of the Site. If any of these conditions shall be deemed invalid, void or for any reason unenforceable, that condition shall be deemed severable and shall not affect the validity and enforceability of any remaining conditions.

**8. No Professional Advice**

Any information supplied on the Site, in any form, does not constitute financial, legal, tax, accounting, medical or other professional advice. Individual situations and state laws vary and users are encouraged to obtain appropriate advice from qualified professionals in the applicable jurisdictions.

**9. Changes**

We may change these Terms of Use or modify any features of the Site at any time, so we encourage you to review the Terms of Use before using the Site. By continuing to use the Site after we modify these Terms of Use, you agree to be bound by the updated Terms of Use. If you do not agree to be bound, you should discontinue your use of the site and use the "[contact us](#)" link to inform us of your decision.

**10. Questions**

If you have questions concerning these terms and conditions, and/or your use of the Site, please [contact us](#).