

# Monarch Transport Group Terms and Conditions

Monarch Transport Group, INC (“Monarch”) is a fully licensed and bonded auto transport broker (USDOT broker license # 4060376) (MC-1540524). These Auto Transport Terms and Conditions (the “Agreement”) govern the Services (as defined in this Agreement) provided by Monarch to you, as the client (together with your designees, referred to herein as “Client”, “you”, or “your”).

## 1. Acceptance of Agreement.

By clicking to accept or agree to the Agreement when this option is made available to you, you: (i) acknowledge that you have read and understand this Agreement in its entirety; (ii) accept and agree to be bound by this Agreement in its entirety; (iii) are entering into a legally binding contract with Monarch; and (iv) acknowledge that, except as otherwise expressly provided, this Agreement is solely between you and Monarch. IF YOU DO NOT AGREE TO ALL OF THE TERMS AND CONDITIONS OF THIS AGREEMENT, YOU SHALL NOT USE THE SERVICES.

## 2. Services.

Monarch will identify and contract with a transport car carrier (“Carrier”) to transport your Vehicle(s) (as defined in this Agreement) in accordance with your order (the “Services”). Monarch’s Services are considered rendered when Monarch has designated a Carrier to transport your Vehicle(s). In providing the Services, Monarch is acting solely in the capacity of an auto transport broker to connect you with a Carrier for the purposes of transporting your Vehicle(s). Monarch is not responsible for transporting your Vehicle(s) nor will Monarch take possession of your Vehicle(s).

### 3. Placing an Order.

To place an order, you must provide accurate information identifying your vehicle or vehicles that will be transported using the Services (the “Vehicle(s)”), the condition and operability of the Vehicle(s), addresses for pickup and delivery, first available date for pickup, the names and contact information for responsible individuals who will be present at pickup and delivery, the type of transport you would like (e.g., open or enclosed trailer), payment method, and a credit/debit card number for payment. After you initially provide your order information, Monarch will send you an email (“Confirmation Email”) containing your order information and the fees you will be charged for Services based on the information you provided. At that time, you must review and confirm your information and acceptance of the fee and this Agreement by submitting your order on the Monarch website as directed in the Confirmation Email. By submitting your order, you represent that all information you provided (as presented in the Confirmation Email and on the Monarch website) is complete and accurate and agree to pay the fees for the Services and transportation of your Vehicle(s). Monarch has no responsibility to provide Services until your order is submitted. By submitting your order, you authorize us to provide your contact

information and all order details to prospective Carriers and represent and warrant that you are the registered legal owner of the Vehicle(s), or that you have been duly authorized by the legal owner of the Vehicle(s) to enter into this Agreement and acquire services to transport the Vehicle(s) in accordance with the order.

#### 4. Fees.

You agree to pay in full the fees for Services and any additional charges that may be incurred in accordance with this Agreement. The fees for Services will be set forth in the Confirmation Email and on the Monarch website before you submit your order. The total fee is due in two installments, the first due when Monarch designates a Carrier to transport your Vehicle(s) (the "Initial Payment") and the balance due when your Vehicle(s) is(are) delivered (the "Remaining Balance").

The Initial Payment must be paid by credit/debit card. By submitting an order (which must include your credit/debit card information), you authorize Monarch to immediately conduct a \$1 authorization to validate the card and then to charge the Initial Payment to the card when it becomes due.

The Remaining Balance and any additional charges incurred in accordance with this Agreement must be paid in full by cash or certified check, directly to the Carrier upon delivery of your Vehicle(s). Cash and certified funds are the only methods of payment accepted for the Remaining Balance or any other charges due at delivery. Failure to remit the Remaining Balance when due will result in storage of the Vehicle(s) at your expense until the balance is paid in full.

In certain circumstances, Monarch and Client will make arrangements for Client to pay the Initial Payment and the Remaining Balance by Credit Card. In such circumstances, the Remaining Balance shall be charged when Monarch designates a Carrier to transport your Vehicle(s). Monarch will pay the Remaining Balance to the Carrier upon delivery of your Vehicle(s).

All amounts due must be paid in full when due and the fees are not subject to dispute or offset for any damages or any other reason (including, without limitation, because you are not satisfied with the Services). Once paid, charges are non-refundable. If your form of payment for the Initial Payment (when collected by Monarch) is rejected, we will contact you for an alternative form of payment and reserve the right to withhold further services until payment is made. Failure to timely provide an alternate form of payment may result in delay in designating a Carrier to transport your Vehicle(s) and/or delivery of your Vehicle(s) or a cancellation of your order.

In addition, if you fail to make any payment when due or we receive a chargeback for your payment (whether due to a dispute of the charge or any other reason), then you must pay Monarch the outstanding amount owed plus reimbursement for all reasonable costs incurred in collecting any overdue payment or chargeback and related interest, including, without limitation, attorneys' fees, legal costs, court costs, and collection agency fees. All late payments and chargebacks will be charged interest, calculated from the date the payment was originally due, at a rate that is the lesser of: (a) 1.5% per month and (b) the highest rate permissible under applicable law.

## 5. Order Changes and Cancellation.

You may change your order at any time prior to your Vehicle(s) being picked up by the Carrier designated by Monarch. Order changes may result in additional fees. If the additional fees are not agreed upon, the order will be canceled. If you cancel your order before a Carrier has been designated to transport your Vehicle(s), you will be charged a dispatch fee of \$50 per canceled Vehicle. If you cancel your order after a Carrier has been designated to transport your Vehicle(s), you will be charged a cancellation fee in the amount of your Initial Payment, as our services have been rendered. Orders cannot be canceled or changed after the Vehicle(s) has(have) been picked up. All order change and cancellation requests must be submitted in writing to [support@Monarchtg.com](mailto:support@Monarchtg.com).

## 6. Designation of Carrier.

You will be notified by email (at the email address provided on your order form) when a Carrier has been designated to transport your Vehicle(s). The designation email will include information about the Carrier as well as estimated pickup and delivery dates.

## 7. Preparation of Vehicle(s) for Transport.

You shall take the following steps prior to the designated pickup time to prepare your Vehicle(s) for Transport:

- a) Ensure you have a key to the Vehicle(s) available to provide the Carrier;
- b) Remove and secure all loose parts, fragile accessories and low hanging spoilers, etc.;
- c) Remove all non-permanent, outside mounted luggage and other racks;
- d) Remove or deactivate any toll pass transponders or other sensors that

may get charged to your account (e.g., EZ-Pass). Note that 100% of any toll charges incurred by the Client are the responsibility of the Client;

- e) Ensure Vehicle(s) is(are) in good working condition (unless previously noted on your order) and with between 1/4 and 1/2 tank of fuel;
- f) Disarm any alarm system or provide Carrier with keys and instructions for arming/disarming any alarm system; and
- g) Remove all sensitive materials and do not store any dangerous or illegal items inside the Vehicle(s) (including, but not limited to, explosives, guns, ammunition, fireworks, flammable materials, alcohol, legal or illegal medication or drugs, money, legal or financial documents, pets, plants, sensitive and fragile materials, or unlawful contraband);
- h) Subject to compliance with subsection 7(g) above, you may store personal belongings in the Vehicle(s) so long as they do not exceed the total of one hundred pounds (100lbs) in the aggregate and are stored in the trunk or secured below the window line. Personal belongings totaling more than one hundred pounds (100lbs) and/or unable to be stored in the trunk or secured below the window line must be disclosed in advance of pickup and are subject to additional fees at the Carrier's discretion. Carrier has the right to reject any personal property in the Vehicle(s) if, in the Carrier's discretion, transporting such personal property is unsafe, violates the law or would be challenging to transport. All items left in your Vehicle(s) shall be at your own risk and neither Monarch nor the Carrier will bear any responsibility for such items, financially or otherwise; and
- i) Notwithstanding subsection 7(h) above or any other provision of this Agreement, if the pickup and/or delivery location is a shipping port, no personal belongings or other property of any nature or value will be allowed in the Vehicle(s) and you will ensure that the Vehicle(s) is (are) completely empty except for original equipment manufacturer or factory installed equipment. Additionally, you shall be solely responsible for all documentation, paperwork, and fees required by customs or otherwise with respect to any pickup and/or delivery from or to a shipping port.

Failure to take these steps will result in you being liable for damages caused to your Vehicle(s), the transport vehicle, or other property. Neither Carrier nor Monarch will be liable for any damages or loss caused to your Vehicle(s) or any other property that is caused in part by your failure to reasonably comply with this Agreement.

## 8. Transport of Vehicle(s).

By submitting an order, you authorize the designated Carrier to operate and transport your Vehicle(s) between the pickup and delivery location and take such steps the Carrier deems necessary to complete such transportation, including driving the Vehicle(s) (operation of the Vehicle(s) by Carrier may be covered by your insurance). Either Monarch or the Carrier will make a reasonable attempt to contact you prior to pickup or delivery to inform you of the approximate time and location of such pickup or delivery. The Carrier will attempt to make the actual pickup and delivery location as close to the address requested as possible, taking various factors into account, including, without limitation, transportation restriction laws and safety. These factors may require you and the Carrier to designate an alternative pickup/delivery location other than the one you originally requested. If you are unable to be at the designated pickup/delivery location at the designated time, you must designate with the Carrier another individual (who must be at least 18 years old) to act as your agent for purposes of the pickup/delivery. You are solely responsible for the acts and omissions of your designee. You and your Vehicle(s) must be present at the pickup location at the designated time or you risk cancellation of your order and incurring the cancellation fee. If you are not at the delivery location at the designated time, your Vehicle(s) may be stored and/or the delivery delayed, each at your sole expense.

**Pickup.** At the time of pickup of your Vehicle(s), prior to Carrier taking possession of the Vehicle(s), you and Carrier shall conduct a full inspection of the Vehicle(s) for existing exterior damage. The results of this inspection shall be recorded on the inspection report on the Bill of Lading. You and Carrier shall acknowledge the existing condition of the Vehicle(s) by signing the Bill of Lading. YOU ARE RESPONSIBLE FOR OBTAINING AND RETAINING A COPY OF THE ORIGINAL BILL OF LADING FOR YOUR RECORDS. IF A PAPER COPY IS NOT AVAILABLE, A PICTURE OR PHOTOCOPY IS SUFFICIENT. If one or more Vehicle is found inoperable or not as described in the order (e.g. oversized), contains any additional items inside or outside that are not part of your stock Vehicle(s), contains personal property exceeding the one hundred pound (100lb) limit and/or unable to be stored in the trunk or secured under the window line, you may be subject to additional charges by the Carrier which will be payable upon delivery or cancellation of your order.

**Delivery.** At the time of delivery of your Vehicle(s), you and Carrier shall conduct a full inspection of the Vehicle(s) for any exterior damage that may have been caused during transport. The results of this inspection shall be recorded on the inspection report on the Bill of Lading. You must notate any new damage to the Vehicle(s) (as compared to the condition of the Vehicle(s) at the time of pickup) on the Bill of Lading inspection report. You and Carrier shall acknowledge the condition of the Vehicle(s) by signing the Bill of Lading. YOU ARE RESPONSIBLE FOR OBTAINING AND RETAINING A COPY OF THE ORIGINAL BILL OF LADING FOR YOUR RECORDS. IF A PAPER COPY IS NOT AVAILABLE, A PICTURE OR PHOTOCOPY IS SUFFICIENT. BY SIGNING THE BILL OF LADING WITHOUT NOTATION OF DAMAGE, YOU ACKNOWLEDGE THAT YOU RECEIVED YOUR VEHICLE(S) IN SATISFACTORY CONDITION AND WITHOUT DAMAGE AND THEREBY RELEASE MONARCH AND CARRIER OF ANY CLAIMS OR RESPONSIBILITY FOR ANY DAMAGE TO YOUR VEHICLE(S).



Carrier's responsibility for the Vehicle(s) commences only when the Bill of Lading is signed by you and Carrier at pickup and terminates no later than when you sign the Bill of Lading at delivery or otherwise take delivery of the Vehicle(s).

Transportation services are subject to delays caused by numerous factors prior to or during transport of your Vehicle(s), many of which are out of the control of Monarch and the Carrier, including, without limitation, road conditions, weather, and mechanical issues. Therefore, neither Monarch nor Carrier guarantee pickup/delivery dates, times, or locations. Any estimate of pickup/delivery date, time, or location that is provided to you by Monarch or Carrier is approximate and subject to change.

## 9. Alternative Pickup/Delivery Arrangement/Failure to Show at Pickup/Delivery.

We strongly urge you (or your designee) to be present at the pickup/delivery location when your Vehicle(s) is(are) picked up/delivered and strongly urge against you arranging for pickup/delivery of your Vehicle(s) when neither you nor your designee will be present at the pickup/delivery location when your Vehicle(s) is(are) picked up/delivered. If you (or your designee) fail to show at the pickup/delivery location when your Vehicle(s) is(are) picked up/delivered or you arrange with either Monarch or the Carrier for pickup/delivery of your Vehicle(s) when you (or your designee) cannot be present, then you waive certain rights under this Agreement, including the right to inspect your Vehicle(s) and notate any damage. In such instances, and without limiting in any way the disclaimers, limitations of liability, and other provisions set forth herein: (a) in no way shall Monarch be responsible for damage to or loss of your Vehicle(s) or any part or content thereof; (b) you may be required

by the Carrier and/or Monarch to sign an additional release or waiver of liability; (c) you may be required by the Carrier to make alternative arrangements for pickup/delivery of your Vehicle(s) and keys for the Vehicle(s); (d) you take sole responsibility for additional costs incurred as a result of the alternative pickup/delivery arrangements including, without limitation, costs related to shipping keys for the Vehicle(s) and any other contents of the Vehicle(s), towing/booting fees, your transportation costs to any alternative delivery location (for example, if your Vehicle(s) is(are) towed by a third party or the Carrier determines, in its sole discretion, to take your Vehicle(s) to be stored), cancellation fees, and storage fees; (e) you retain sole responsibility for obtaining permission for your Vehicle(s) to remain at the designated pickup location in your absence and any damage or loss thereto until the Carrier actually picks up your Vehicle(s); and (f) you take sole responsibility for obtaining permission for delivery of your Vehicle(s) to the designated delivery location in your absence and the presence of your Vehicle(s) at that location and any damage or loss thereto from delivery until you retrieve your Vehicle(s).

## 10. Price Lock Guarantee.

If Monarch designates a Carrier to transport your Vehicle(s) for an amount that exceeds the Remaining Balance, Monarch will make up the difference by subsidizing your total fees using its own funds up to \$300 per Vehicle. Monarch's subsidy provided by this provision excludes all additional charges incurred in accordance with this Agreement. The Price Lock Guarantee is void if you change your Order after we send the Confirmation Email, any information you provide in placing your order is materially incorrect, other material details about your order change after we send the Confirmation Email, or if your Vehicle(s) is(are) listed by another company. Order information and details that are deemed

material include, but are not limited to, year, make and model of the Vehicle(s), after-market modifications to the Vehicle(s), operability of the Vehicle(s), whether you select an open or enclosed trailer for transport, the pickup and delivery addresses, the first available pickup date, the payment method selected and other restrictions or requirements regarding the acceptable pickup and delivery dates and times.

## 11. Clean Car Promise

If the Customer's vehicle is delivered dirty and requires a car wash, the Customer may submit a receipt from the car wash to [Cleancarpromise@monarchtg.com](mailto:Cleancarpromise@monarchtg.com) and Monarch will reimburse the amount up to \$20. Reimbursement will be in the form of a mailed check made out to the Customer.

## 12. Rental Reimbursement

In the event that delivery is 10 days or more after the estimated delivery date, Monarch will reimburse the Customer for a rental vehicle. Our reimbursement will cover up to \$30 per day for up to 5 days of rental ending on the day that the vehicle is delivered. This reimbursement policy does not apply to vehicles that are listed as inoperable.

Reimbursement will be in the form of a mailed check made out to the Customer. Our reimbursement will be voided in the case of (a) acts of God; (b) flood, earthquake, or other natural disasters; (c) public health epidemics, pandemics, or other emergencies; (d) war, invasion, hostilities (whether war is declared or not), terrorist threats or acts, riot, or other civil unrest; (e) government order or law; (f) action by any governmental authority; (g) national or regional emergency; and (h) strikes, labor stoppages or slowdowns, or other labor disturbances; (i) accidents.

### 13. Disclaimer of Warranty.

YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK. YOU ACKNOWLEDGE AND AGREE THAT Monarch HAS NO LIABILITY FOR ANY ACT, OMISSION OR DECISION MADE BY Monarch OR ANY OTHER THIRD PARTY, INCLUDING CARRIER. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, AND Monarch MAKES NO WARRANTIES OF ANY KIND, EXPRESS, STATUTORY OR IMPLIED, COURSE OF DEALING, COURSE OF PERFORMANCE, USAGE OF TRADE OR OTHERWISE, INCLUDING WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, CUSTOM, TRADE, QUIET ENJOYMENT, NON-INFRINGEMENT, OR AVAILABILITY. Monarch DOES NOT WARRANT THAT THE SERVICES WILL BE AVAILABLE OR WILL MEET YOUR REQUIREMENTS.

SOME JURISDICTIONS MAY NOT ALLOW THE EXCLUSION OR LIMITATION OF IMPLIED WARRANTIES OR CONDITIONS, OR ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. IN SUCH EVENT, Monarch'S WARRANTIES AND CONDITIONS WITH RESPECT TO THE SERVICES WILL BE LIMITED TO THE GREATEST EXTENT PERMITTED BY APPLICABLE LAW IN SUCH JURISDICTION.

### 14. Damages; Disclaimer and Limitation of Liability.

All claims for damage caused by the transport of your Vehicle(s) must be submitted in writing to the Carrier within seven (7) days of delivery. Failure to submit such a claim may result in denial of your claim. Carriers are required by law to maintain certain levels of insurance covering liability. While Monarch undertakes no obligation to ensure the Carrier

maintains in force insurance coverage as required by law, if Monarch does request Confirmation of coverage from the Carrier, Monarch is entitled to rely on documents provided by or obtained from the Carrier, the Department of Transportation, the Carrier's insurer, or any other party. You shall not dispute any charges or offset any claim for damage from the fees due. All fees must be paid in full when due and any claims for damages must be subsequently filed in accordance with this Agreement.

Monarch disclaims all liability and responsibility arising from or connected to the Services and transport of your VEHICLE(S), including, without limitation, any damage or loss to your Vehicle(S), your personal property, and any other property, whether owned by you or any other party. Monarch shall not be liable or responsible for any loss or damage arising out of or related to any delay for any reason. Your sole remedy for all damage to your Vehicle(S) and any other property and any other loss relating to or arising out of the Services and transport of your Vehicle(s) is against the Carrier. Neither Monarch nor Carrier shall be liable or responsible for any damage arising out of or related to, in whole or in part, your negligence, your breach of this Agreement, worn and/or broken Vehicle(s) parts, weather, hail damage, or other Acts of God. UNDER NO CIRCUMSTANCES WILL Monarch OR ITS AFFILIATES BE LIABLE TO YOU OR ANY OTHER PERSON FOR ANY INDIRECT, INCIDENTAL, PUNITIVE, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE USE, INABILITY TO USE, OR THE RESULTS OF USE OF THE SERVICES, WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), OR ANY OTHER LEGAL THEORY; INCLUDING WITHOUT LIMITATION DAMAGES RESULTING FROM LOST PROFITS, LOSS OF BUSINESS OR BUSINESS INTERRUPTION, WHETHER DIRECT OR INDIRECT, ARISING OUT OF THE USE, INABILITY TO USE, OR THE RESULTS OF USE OF THE SERVICES, WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), OR ANY OTHER LEGAL

THEORY. Monarch's cumulative liability arising out of or in connection with this Agreement, the Services, or the transport of your Vehicle(s) shall be limited to the lesser of (a) the fees you paid to Monarch less any fees that Monarch passed through to the carrier pursuant to this Agreement (excluding any storage fees caused, in whole or in part, by your act or omission) and (b) the fullest extent permitted by law.

In addition to, and in no way limiting, the foregoing limitations of liability, neither Monarch nor Carrier will be liable or responsible for damages, including without limitation any of the following, not caused by Carrier's negligence:

- Damage caused by fluids, acids, cooling system antifreeze, or industrial fallout.
- Damage that is undetectable due to condition or glass damage caused by normal wear and road use of your Vehicle(s).
- Mechanical malfunctions, exhaust assembly, frame, alignment, tire damage, soft top convertibles, suspension, tuning of engine or damage that is a result of tie downs tearing or breaking.
- Auto rental accruals.
- Damage resulting from the Vehicle(s) being overloaded.
- Damage to the Vehicle(s) because the Vehicle(s) cannot be driven on or off transporter under its own power or has(have) defective or insufficient brakes, parking brake or parking gear.

## 15. Indemnity.

You agree to indemnify, defend and hold Monarch and Carrier harmless for any costs, expenses, damage, losses and claims arising out of or relating to your breach of any provision of this Agreement.

## 16. Miscellaneous.

Monarch does not agree to arrange shipment in time for any particular market or event and will not be responsible for loss or damages occasioned by delays of any kind or for any reason. Vehicle/item rentals will not be reimbursed/afforded except if it falls under the category of a reimbursed rental, which is outlined in section 21. No pick-up and/or delivery dates/times are fully guaranteed. First available dates are estimates and not guaranteed windows for booking/scheduling, they are only the first set of dates for availability. Delays may occur prior to, and/or during transport. Customers are required to allow an additional 5 business days after first available dates for reservation in the event of any blackout dates and/or over-booked Carriers. In the event of any blackout dates or over-booked Carriers, Monarch cancellation terms and refund policies will remain in effect. Additional fees charged for any non-honored guaranteed date/time will be refunded.

Monarch reserves the right to cancel any order and/or terminate this Agreement at any time for any reason without liability or further obligation. Without limiting the prior sentence, Monarch's right to cancel specifically includes cancellations caused by or resulting from acts beyond Monarch's control, including, without limitation: (a) acts of God; (b) flood, earthquake, or other natural disasters; (c) public health epidemics, pandemics, or other emergencies; (d) war, invasion, hostilities (whether war is declared or not), terrorist threats or acts, riot, or other civil unrest; (e) government order or law; (f) action by any governmental authority; (g) national or regional emergency; and (h) strikes, labor stoppages or slowdowns, or other labor disturbances. This Agreement constitutes the entire agreement between Monarch and you with respect to your use of the Services, and supersede all prior, contemporaneous or subsequent understandings, agreements, negotiations, representations and warranties, and communications, both written and oral. If there is any conflict between this Agreement and any other rules or instructions

posted on the Monarch website or your order form or representations made by any agent or employee of Monarch, this Agreement shall control. This Agreement may only be amended or modified in a writing which specifically states that it amends this Agreement and is signed by an authorized representative of each party. Nothing contained in this Agreement shall be construed as creating any agency, partnership, joint venture or other form of joint enterprise, employment, or fiduciary relationship between or among any of Monarch, the Carrier, and you. All matters arising out of or relating to this Agreement are governed by and construed in accordance with the internal laws of the State of Florida, without giving effect to any choice or conflict of law provision or rule that would cause the application of the laws of any jurisdiction other than those of the State of Florida. Any legal suit, action or proceeding arising out of or relating to this Agreement shall be instituted exclusively in the federal courts of the United States of America or the courts of the State of Florida, in each case located in the City of Tallahassee and Leon County, and each party irrevocably submits to the exclusive jurisdiction of such courts in any such suit, action or proceeding. Notwithstanding the foregoing, you agree that Monarch shall be entitled to apply for injunctive remedies or other equitable relief in any jurisdiction. Subject to any applicable law to the contrary, you agree that any cause of action arising out of or related to the use of our Services must be commenced within one (1) year after the cause of action accrues, or such action will be permanently barred. If any portion of this Agreement is found to be unenforceable or invalid for any reason, that provision will be limited or eliminated to the minimum extent necessary so that the rest of this Agreement will otherwise remain in full force and effect. You may not assign your rights or obligations under this Agreement without the prior written consent of Monarch. For the avoidance of doubt, Monarch may assign this Agreement and/or any or all of its rights and/or obligations hereunder without the need for notice or consent. Monarch's failure to insist upon or enforce any provision of this Agreement shall not be



construed as a waiver of any provision or right. Any sections or terms which by their nature should survive or are otherwise necessary to enforce the purpose of this Agreement, will survive the termination of this Agreement and termination of the Services. All headings included in this Agreement are included for convenience only, and shall not be considered in interpreting this Agreement. All rights and remedies available to Monarch, pursuant to this Agreement or otherwise, at law or in equity, are cumulative and not exclusive of any other rights or remedies that may be available to Monarch. Except as otherwise expressly set forth herein, there shall exist no right of any person (third-party beneficiary rights), other than you and Monarch, to claim a beneficial interest in this Agreement or any rights occurring by virtue of this Agreement. The Carrier is an express third-party beneficiary of this Agreement.

Last updated: 09/19/23

**\*End of Agreement\***