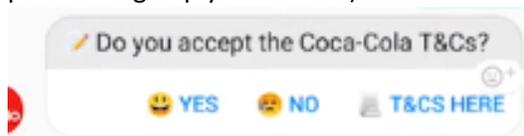


Chatbot Terms and Condition Business Requirements

Below are the requirements that fully explain where the terms and conditions should be located as well as what the trigger is to display “Do you accept the AmTrust Chat Bot Terms and Conditions?”

1. User selects Chat Bot feature icon in the bottom right hand side on the Payments page on AmTrustfinancial.com
2. Once Chat Bot window populates on the bottom right hand side, user will be asked “Do you accept the AmTrust Chat Bot Terms and Conditions?” (See Screenshot Below *Example from pre-existing Reply.ai ChatBot)



3. Once the end user selects T&C's (hyperlinked) a window will populate that will display the Terms of Service.
 - a. On Page 1 of the Terms of Service, after the verbiage “Any additional terms or conditions AmTrust may supply from time to time”, the following italicized headers are listed. These headers **MUST** be hyperlinked (The hyper link will then take the end user to the selected area) ***See screen shot below:***

TERMS OF SERVICE

ACCEPTANCE OF AMTRUST TERMS OF SERVICE

Please review this Terms of Service Agreement (“Agreement”), as it constitutes an agreement between you (“user”, “you” or “your”) and AmTrust Financial Services, Inc. (“AmTrust”) with respect to your use of AmTrust’s software (including third-party software), services, website and applications (“services”). By using the services and/or clicking the “Click to Accept” button you agree to be bound by each of the terms and conditions set forth herein.

ADDITIONAL TERMS

In addition to these Terms of Service, the following additional terms apply to your use of the services. By using the services, you agree to be bound by these additional terms which are incorporated herein by reference (collectively the “additional terms”):

Privacy Policy, which describes AmTrust’s policies with respect to the collection, use, and disclosure of personal information from you; and

EULA, which governs your use of software applications you may obtain from AmTrust; and

Any additional terms or conditions AmTrust may supply from time to time.

Definitions

Services

Compliance with Laws

User’s Obligations, Representations, And Warranties

Disclaimer of Warranties

Limitation of Liability, Indemnification, Governing Law, Arbitration

Term and Termination

Marketing

Miscellaneous

4. Under the section “Additional Terms”, the words “Privacy Policy” should be hyperlinked. If the end user clicks on the hyperlink, a new window will then open to display the full Privacy Policy document. The letters “EULA” should be hyperlinked also. If the end user clicks on the hyperlink, a new window will then open to display the full End User License Agreement.

ADDITIONAL TERMS

In addition to these Terms of Service, the following additional terms apply to your use of the services. By using the services, you agree to be bound by these additional terms which are incorporated herein by reference (collectively the “additional terms”):

Privacy Policy, which describes AmTrust’s policies with respect to the collection, use, and disclosure of personal information from you; and

EULA, which governs your use of software applications you may obtain from AmTrust; and