

Terms of Use

Effective Date: April 7, 2026

Last Updated: April 7, 2026

1. Acceptance of Terms

By using www.TICBrokers.ca (the “Website”), including registering for events or making payments, you agree to these Terms of Use.

2. About Us

Toronto Insurance Council is a not-for-profit corporation incorporated in Ontario, Canada. Fees collected through this Website are used to support our programs, events, and operational costs, and are not intended to generate profit.

3. Use of the Website

You agree to:

- Use the Website lawfully
 - Provide accurate information
 - Not interfere with website functionality or security
-

4. Event Registration

By registering:

- You confirm that your information is accurate
 - Registrations are subject to availability
 - We may refuse or cancel registrations at our discretion
-

5. Payments

- All fees are listed in Canadian dollars (CAD) unless otherwise stated

- Payments are processed through Stripe, a secure third-party provider
 - You agree to pay all applicable fees and taxes (if applicable)
-

6. Refunds and Cancellations

Participant Cancellations:

We will gladly issue a refund for event cancellations within the advertised timeframe. For active events, our event landing page clearly states that refunds can be issued up until the cut-off date. After that, substitutions are allowed, but refunds cannot be issued.

Organization Cancellations:

We may cancel or reschedule events due to unforeseen circumstances. In such cases, refunds or credits may be provided.

7. Assumption of Risk and Liability Waiver

For in-person or physical events, you acknowledge that participation may involve certain risks.

By registering, you:

- Assume all risks associated with participation
 - Release Toronto Insurance Council from liability to the extent permitted by law
 - Understand photography may take place during our events. By attending, you consent to being photographed.
-

8. Code of Conduct

Participants are expected to behave respectfully. We reserve the right to remove individuals from events without refund for inappropriate behaviour.

9. Intellectual Property

All website content is owned by or licensed to us and may not be used without permission.

10. Third-Party Services

We are not responsible for third-party services, including payment processors or external platforms used for events.

11. Limitation of Liability

To the fullest extent permitted by law, we are not liable for:

- Indirect or consequential damages
 - Event changes or cancellations
 - Third-party service issues
-

12. Privacy

Your use of the Website is also governed by our Privacy Policy.

13. Termination

We may suspend or terminate access for violations of these Terms.

14. Governing Law

These Terms are governed by the laws of the Province of Ontario and the laws of Canada applicable therein.

15. Dispute Resolution

Disputes shall be resolved in the courts of Ontario, Canada.

16. Accessibility

We are committed to providing accessible services. Please contact us for accommodation requests.

17. Changes to Terms

We may update these Terms from time to time. Continued use of the Website constitutes acceptance of any changes.

18. Contact Information

Toronto Insurance Council

432-157 Adelaide Street West, Toronto, ON, M5H 4E7

info@ticbrokers.ca
