

Terms and Conditions

Effective Date: 1 March 2025

1. Introduction

Welcome to Bovcon Risk Consulting (Maja Bovcon, analiza političnih tveganj, s.p., "Company," "we," "our," or "us"). We provide political risk consulting services, delivering analysis and insights on the regulatory and political environment. By accessing or using our services, you agree to these Terms and Conditions ("Terms"). If you do not agree with these Terms, please do not use our services.

2. Services

2.1 Our services include providing research, analysis, reports, and consulting on political and regulatory risks in various jurisdictions.

2.2 The services are for informational purposes only and should not be considered legal, financial, or investment advice.

2.3 We reserve the right to modify, update, or discontinue any part of our services without prior notice.

3. User Responsibilities

3.1 You agree to use our services in compliance with applicable laws and regulations.

3.2 You shall not reproduce, distribute, or share contents of our regulatory database, reports, insights, or any other proprietary materials without our written consent.

3.3 You acknowledge that any reliance on our analysis is at your own risk, and we are not responsible for any decisions made based on our services.

4. Payment and Fees

4.1 Fees for services will be outlined in a separate agreement or invoice.

4.2 Payments must be made within the agreed-upon timeframe. Late payments may result in service suspension or additional charges.

4.3 Fees are non-refundable unless otherwise specified in writing.

5. Confidentiality

5.1 We maintain the confidentiality of client information and expect clients to do the same regarding our proprietary insights.

5.2 Both parties agree not to disclose confidential information to third parties without prior written consent, except as required by law.

6. Intellectual Property

6.1 All materials, reports, and analyses provided by us remain our intellectual property.

6.2 Clients may use our reports for internal purposes only and may not resell, redistribute, or modify them without explicit permission.

7. Limitation of Liability

7.1 Our services are provided "as is" without warranties of any kind, express or implied.

7.2 We are not liable for any indirect, incidental, consequential, or special damages arising from

the use of our services.

7.3 Our total liability shall not exceed the amount paid by the client for the specific service in question.

8. Indemnification

You agree to indemnify and hold harmless Bovcon Risk Consulting (Maja Bovcon, analiza političnih tveganj, s.p.), its employees, and affiliates from any claims, damages, or liabilities arising from your use of our services or breach of these Terms.

9. Termination

9.1 We reserve the right to terminate or suspend services if you violate these Terms.

9.2 Termination does not relieve you of any payment obligations incurred before termination.

10. Governing Law and Dispute Resolution

10.1 These Terms shall be governed by the laws of Slovenia.

10.2 Any disputes shall be resolved through negotiations. If unresolved, disputes shall be subject to arbitration in Slovenia.

11. Changes to Terms

We may update these Terms from time to time. Continued use of our services after changes constitutes acceptance of the revised Terms.

12. Contact Information

For questions regarding these Terms, please contact us at info@bovcon.com.