MOSAIC HEALTH ANALYTICS INC. TERMS OF USE

Effective Date: October 9, 2025 Last updated: October 9, 2025

1. Acceptance of Terms

By accessing or using this website (the "Site"), you agree to be bound by these Terms of Use ("Terms") and all applicable laws. If you do not agree with these Terms, do not use the Site. These Terms apply to general visitors and users who access the Site without creating an account. Separate terms govern registered use of Mosaic's platform and related services — see the Subscription Agreement and Terms of Service.

2. About Mosaic

The Site is operated by Mosaic Health Analytics Inc. ("Mosaic," "we," "us," or "our"), a corporation incorporated in the Province of British Columbia, Canada. The Site provides information about Mosaic's products, services, and activities. The Site is provided for informational purposes only and does not constitute professional, medical, diagnostic, or therapeutic advice.

3. Intellectual Property

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4. Permitted and Prohibited Uses

You agree not to:

- use the Site for any unlawful purpose or in violation of any applicable laws;
- o attempt to gain unauthorized access to any portion of the Site or its systems;
- interfere with or disrupt the Site or its servers;
- o use any robot, spider, scraper, or other automated means to access the Site;
- o misrepresent your identity or affiliation with any person or entity; or
- o copy, modify, or create derivative works based on the Site or Content.

Mosaic may, at its sole discretion, suspend or terminate your access to the Site for any reason, including violation of these Terms.

5. Disclaimer

The Site and its Content are provided "as is" and "as available" without warranties of any kind, either express or implied. Mosaic does not warrant that the Site will be uninterrupted, errorfree, secure, or free of viruses or other harmful components. To the fullest extent permitted by law, Mosaic disclaims all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

No Medical Advice: Information on this Site is for general informational purposes only and is not a substitute for professional medical advice, diagnosis, or treatment.

6. Limitation of Liability

To the fullest extent permitted by applicable law, Mosaic and its affiliates, officers, directors, employees, and agents will not be liable for any direct, indirect, incidental, consequential, or special damages arising from or in connection with your access to or use of the Site, even if advised of the possibility of such damages. Your sole remedy for dissatisfaction with the Site is to stop using it.

7. Third-Party Links

The Site may contain links to third-party websites or resources. Mosaic provides these links for convenience only and does not endorse or assume responsibility for any third-party content, products, or services. You access such sites at your own risk.

8. Privacy

Your use of the Site is also governed by Mosaic's <u>Privacy Policy</u>, which describes how we collect, use, and protect personal information. By using the Site, you consent to the processing of your information as described in that policy.

9. Governing Law

These Terms and your use of the Site are governed by and construed in accordance with the laws of the Province of British Columbia and the federal laws of Canada applicable therein, without regard to conflicts of law principles. Any disputes arising out of or related to these Terms or the Site will be subject to the exclusive jurisdiction of the courts of British Columbia, Canada.

10. Changes to These Terms

Mosaic may update these Terms from time to time. The "Last updated" date above reflects the most recent revision. By continuing to use the Site after changes are posted, you agree to the revised Terms.

11. Contact

Questions about these Terms can be directed to: general@mosaicanalytics.health