

**June 9, 2021**

**Old Colony Beach Club Association Board of Governors Meeting**

The meeting was called to order at 6:30 PM by the Board Chair, Douglas Whalen. Board members attended in person at 41 Old Colony Road, Old Lyme and by means of Zoom videoconference software.

**ATTENDANCE:** Members present- Janet Montano, Nancy Zimmerman, Lester Webb, Steve Humes, Gavin Cartiera, Rich Kingston and Doug Whalen.

Members of the Public: Joe Frutuoso

**Approval of 5/12/2021 Board of Governors Meeting Minutes:** A motion was made (Montano/Webb) to approve the May 12, 2021 Board of Governors Meeting minutes. There was no discussion. The motion passed.

**Treasurers Report (Janet Montano):** Janet presented the Treasurers Summary for the period ending June 5, 2021 (Attachment 1). Janet explained that this was the same Treasurers Summary that she presented at the Association's General Membership meeting last Saturday. A motion (Cartiera/Zimmerman) was made to adopt the June 5, 2021 Treasurers Summary as presented. The motion passed unanimously.

**Action Items Update:** Rich reported that the following Action Items remain open as of this date as follows: Item #72 – Work with Attorney to Develop Collections Procedure which is Item IX in this meeting's agenda. Item #74 – Suggest Process for Assigning Boat Spaces is agenda item X to be addressed later in this meeting. Item #75 – Ask the Homeowner on the Corner of Broughel & Gorton to Trim the Bushes is assigned to Doug. Doug reported that this issue remains outstanding. Finally, Item #76 – Develop a Procedure to Authenticate Association Website Membership is assigned to Rich and is Item XI of this agenda. Rich reported that there were no open suggestions that were made at any recent Board meetings.

**Correspondence:** Under the new Correspondence agenda item VI Doug stated that he had received correspondence from the owner of 68 Breen Avenue requesting an additional new beach pass. A motion (Whalen/Montano) was made to issue an additional beach pass to this owner at a cost of \$5. There was no discussion. The motion passed. Rich stated that he had a request from the owner of 22 Hartung Place for three (3) additional beach passes. A motion (Kingston/Cartiera) was made to issue three additional beach passes to the owner of 22 Hartung Place. Rich spoke in favor of this request. The motion passed. Rich stated that the Board received an email from Tolan Nguyen and Dennis Peterson that suggested

that a playground swing be placed near the volleyball court on the beach for use by the membership's young children. This suggestion will be considered during the Director of Public Works' report. Doug stated that he had received an email from a Joe Frutuoso suggesting a road sign to be placed at the entrance to the open street, Gorton Avenue. This suggestion will be addressed during the Director of Public Safety's report.

### **Committee Reports-**

**Chairman's Report (Doug Whalen):** Doug stated that the Federation of Old Lyme Beaches will be sending out a package in September to the separate beach associations requesting thoughts on the mission of the Federation. Doug hopes to present some of the Federation's ideas for discussion at the next Board meeting. Doug reported that the AED (automatic defibrillator) is available at the security guard shed for emergency usage. Doug stated that dog feces should not be placed in either the recycle or trash barrels at the beach. Doug reported that two separate beach contractors have worked to pack down the sand of the Breen Avenue beach golf cart parking area. Doug stated that although there have been reports of carts getting stuck Public Works has done all it can to remediate this situation. Doug asked to direct anyone concerned about the condition of this area to park at the east end of Hartung Place along the border fence with Old Lyme Shores. Doug reported that there was an incident on the beach that required local police intervention. The Old Lyme Police issued a ticket for the related offence. Doug learned that the Old Colony Beach Association, along with many other local beach associations, many years ago gave the town the authority to enforce town ordinances within the boundaries of the Association. Doug suggested that the Board of Governors send a letter to the resident state trooper of the town of Old Lyme reinforcing the town's authority to issue tickets for alcohol related violations. Doug stated that after the Board send this letter to the town our members will be notified that under the terms of the Old Lyme Ordinance 87-2 the Association's Board has given permission to the local police, police rangers, and the resident state trooper to issue summons to anyone on the Association's beach who is caught drinking. Doug informed the Board that the Association now has six separate temporary easements that are required for the road widening and storm water improvement projects to allow access to these six private properties.

**Clerk's Report (Rich Kingston):** A motion (Kingston/Whalen) was made to make a \$100 donation to the Shoreline Church to thank them for the use of their building for the June 5<sup>th</sup> General Membership meeting. The motion passed. Rich reported that this church will be holding a Strawberry Shortcake Festival on Saturday, June 26 from 5 to 8 PM and would welcome any members of our Association who would like to attend. The Board agreed

to post notices about this event on the Association's bulletin boards and in the weekly email to members. Rich stated that he thought that the Zoom attendance feature for the General Membership meeting was a good idea and he would like to see this meeting attendance option continued into the future.

**Tax Collector (Nancy Zimmerman):** Nancy stated that she had nothing to report. Janet asked if a notice could be inserted into the Association tax bills to remind those who have not picked up their beach passes to do so at her home at 43 Gorton Avenue. The Board agreed that this was a good idea.

**Recreation (Gavin Cartiera):** Gavin reported that he has been working on holding a concert on the beach this summer. He has been in communication with Armand DiBiase who is an Association member and whose band has played for us in the past. The cost will be \$500 for five musicians and Armand does not accept payment for his performance. The Board agreed that Armand be asked if he could plan for his band to perform on July 17<sup>th</sup> with a rain date of the following Saturday, July 24<sup>th</sup>. Gavin will ask if this is possible.

**Public Safety (Steve Humes):** Steve reported that security services seem to be working well so far. Doug reported that a member of the Association had sent an email commending the guard for doing a good job turning away traffic that did not belong in the community on a busy Saturday. Doug noted that when an assigned guard does not report to work and the security company cannot get a replacement the two remaining guards must shift around the best they can to cover lunches and bathroom breaks and cover the two vital posts as best they can. At this time the suggestion noted in correspondence to post a sign at the main entrance to warn off non-authorized motorists before they enter Gorton Avenue and are directed to turn around and leave the community was discussed. Doug presented a proposed wording for this sign that he modified from the original email sent by Joe Frutuoso. The Board members made a few suggestions regarding word changes for this sign. The Board agreed to this suggestion and Doug said that he would talk to our sign maker to create this sign.

**Public Works (Lester Webb):** Lester reported that the beach is cleaned on Saturday, Sunday, and one day during the week during the month of June. Doug stated that the trash and recycle barrels are working and liners have been put in the barrels to keep them cleaner. At this time the suggestion regarding placing a playground swing near the volleyball court was brought up for discussion. The Board is concerned about the space limitations in this area and insurance liability. The Board decided not to act on this suggestion.

**WPCA Report** - Steve Humes reported that he had missed Monday's WPCA meeting and he asked Nancy, who is the WPCA Secretary, to comment upon that evening's discussion. Nancy said that the rebidding of the external infrastructure project would go out July 1<sup>st</sup>. The WPCA is giving the bidders forty-five (45) days to reply and, if necessary, sixty (60) days. Nancy stated that the reasons that many of the contractors who failed to submit a bid gave for not doing so were insufficient time to bid and materials are scarce and very expensive or unavailable. Also, contractors thought that the scope of the single bid was too large. As a result the new bid that will go out July 1 will be broken into three separate projects. The hope is that more contractors will choose to bid as a result of more limited scope of work. A motion (Humes/Nancy) was made to reappoint Frank Noe and Frank Nicotera to new five year terms on the WPCA. There was no discussion. The motion passed unanimously.

**New Fine Collection Procedure** – Steve shared an updated draft Fine Collection Procedure with the Board (Attachment 2). Steve described the changes that were made to this draft by the Board at its last meeting. Rich noted that giving the powers given to the Executive Officer in paragraph 1 is not the way the Charter documents have handled situations such as this in the past. Doug asked that the references to Executive Officer be deleted and that the powers listed be reserved to the Board of Governors. Steve stated that he will make this change. Rich asked why the amount of time listed in paragraph was as long as twelve months. Steve explained that a limit needed to be established and it was decided twelve months would be the maximum time before action needs to be taken in regards to the subject of this paragraph. A motion (Humes/Zimmerman) was made to adopt the Procedures for Issuing and Enforcing Municipal Citations as presented by Steven and amended at this meeting by the Board. There was no discussion. The motion passed unanimously. Steve will send the corrected and adopted copy to all Board members.

**Summer Boat Storage on Beach** – Doug stated that he and Lester had worked to clean up the area near the Sheffield Brook outlet. Doug stated that there are racks to store twelve (12) paddleboards and reserved space for four rowboats. Doug stated that the boat owners have told him that they are happy with the current arrangement. Rich noted that there are currently six boats registered with the Association. Rich is concerned that four spaces may not be enough. Doug stated that any boat owners who want to store their boats at the beach in excess of the current four who are already using these spaces will have to place their boats on the west end of the beach.

**Web Site User Authentication Procedure** – Rich asked Joe Frutuoso, the Association's Webmaster, to speak to the need and a process for web site user authentication. Joe previously shared two draft documents that he had

prepared for Board review (Attachments 3 & 4). Joe stated that he has been working on procedures to be kept on file should he need to be replaced at some time in the future. Joe explained that official Association documents are stored on the website and users must have access to this website. Joe noted that there are a lot more assigned User IDs than there are active users. As an example former owners may still have User IDs although the need for this website access no longer exists. Other User IDs are never used leading Joe to believe that these are no longer active email addresses. Joe stated that in order to maintain the proper level of security these User IDs, if truly no longer necessary, need to be deleted from our system. Joe prepared a draft letter to be sent to oldcolonybeach.org registered users (Attachment 3). Joe stated that this letter would not be sent to active known and authentic users of oldcolonybeach.org. The Board agreed to have Joe work with Janet Montano and Rich Kingston to create a letter to be approved by the Board to send to those questionable email addresses to resolve the issue of unused User IDs. The second document (Attachment 4) describes the process for adding new users to the website. A motion (Whalen/Montano) was made to accept the OCBCA digital ADD New User procedure as presented and explained by the Associations Webmaster (Attachment 4). There was no discussion. The motion passed unanimously.

**Annual Board of Governors Meeting Schedule for FY2022** – Rich stated that the meeting schedule for FY2021 was established as the second Wednesday of the month. Rich stated that he would review the specific dates for each month to ensure that there are no conflicts which would prevent the Board from meeting. Doug asked Rich to present this schedule at next month's Board meeting. It was agreed that the next Board meeting will be Wednesday, July 14<sup>th</sup>.

**Old Business** – Janet asked that sandwich boards be placed outside her house at 43 Gorton Avenue and at the main entrance on weekends to notify Association members that new beach passes are now available and should be picked up at that address. Janet stated that Board members can sign for their neighbors passes if they are asked to do so.

**New Business** – Doug reported that on Monday, June 14, a police officer memorial will be held in the area and that a number of motorcycles will be parked on a member's lawn and at two other parking lots in the community. Janet stated that she is concerned that residents have been using Association property to plant palm trees on the beach without Board permission. Her concern also extends to vegetation overgrowing onto Association roads. Lester echoed Janet's remarks and asked what the Board intends to do about this situation. Doug suggested that we hold off on acting this year but issue a statement this year that Board permission must be sought to plant on Association property. Gavin agreed with this approach

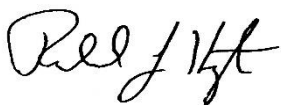
and agreed to draft a letter for Board review which would be shared with the Association's members. Rich will add a Use of OCBCA Property for Personal Use agenda item for next month's meeting.

**Public Comment** – Joe Frutuoso stated that he is concerned about problems that might occur if there is a conflict between boaters due to the proposed boat storage arrangement discussed earlier in this meeting. Joe thanked Lester for resolving the long standing mail delivery issue when the road gates are closed. Joe suggested that Lester look into asking the town to make recycling and garbage collection the same day of the week. Doug said he would speak to a current resident of the community who is a supervisor at the town's trash collection company about this matter. Joe pointed out that a piece of fencing is missing from the west side boundary of the Association. He would like to see it closed. Doug will also look into this situation. Joe pointed out that there is a town ordinance, chapter 183 of beach rules, which allows dogs to be on the beach in a limited capacity which may conflict with Association rules. Joe would like to see a list of anticipated improvements that will result after the sewer project is completed. Joe asked if a date has been established as a deadline for required use of the new orange beach passes. Janet suggested August 1. The Board agreed to this date. Joe is very pleased with the performance of the gate guard and he feels bad for him when he needs to leave to use the bathroom. Rich suggested that when there are only two guards on duty that the security golf cart should be at that guard's disposal. Joe Frutuoso said he would allow the cart to be parked on this property.

**NEXT MEETING** - The next Board of Governor's meeting date is scheduled for July 14. The meeting may be held in person at a location TBD and will also be held with Zoom remote meeting software if necessary.

A motion (Humes/Webb) was made to adjourn at 8:00 PM. The motion passed.

Respectfully submitted



Richard Kingston  
Clerk  
June 17, 2021

Minutes Approved at July 14, 2021 Board of Governors Meeting

**Results of Voting at the June 9, 2021 Old Colony Beach Club Association Board of Governors Meeting. Board of Governor Members present- Janet Montano, Nancy Zimmerman, Lester Webb, Steve Humes, Gavin Cartiera, Rich Kingston and Doug Whalen.**

**Request by Owner of 68 Breen Avenue for One Additional Beach**

**Pass:** A motion (Whalen/Montano) was made to issue an additional beach pass to this owner at a cost of \$5. There was no discussion. The motion passed.

**Request by Owner of 22 Hartung Place for Three Additional Beach**

**Passes:** A motion (Kingston/Cartiera) was made to issue three additional beach passes to the owner of 22 Hartung Place. Rich spoke in favor of this request. The motion passed.

**\$100 Donation to Shoreline Church:** A motion (Kingston/Whalen) was made to make a \$100 donation to the Shoreline Church to thank them for the use of their building for the June 5<sup>th</sup> General Membership meeting. The motion passed.

**Reappointment of Frank Noe and Frank Nicotera to WPCA:** A motion (Humes/Nancy) was made to reappoint Frank Noe and Frank Nicotera to new five year terms on the WPCA. There was no discussion. The motion passed unanimously.

**Procedures for Issuing and Enforcing Municipal Citations:** A motion (Humes/Zimmerman) was made to adopt the Procedures for Issuing and Enforcing Municipal Citations as presented by Steven and amended at this meeting by the Board. There was no discussion. The motion passed unanimously.

**OCBCA digital ADD New User procedure:** A motion (Whalen/Montano) was made to accept the OCBCA digital ADD New User procedure as presented and explained by the Associations Webmaster (Attachment 4). There was no discussion. The motion passed unanimously.

June 9, 2021  
OCBCA Board of Governors Meeting

Attachment 1

Treasurer's Summary  
OCBCA Semi-Annual Meeting  
June 5, 2021

Balance July 1, 2020:	\$258,123.04
	\$975,540.53 *
	(\$20.49) FY 2020 tax overpayment made in 2019*
	<u>\$16.98</u> FY 2020 tax overpayment credit*
Income:	\$975,537.02
Expenses:	\$190,581.76
Balance June 5, 2021:	\$1,043,078.30
General Fund Checking	\$35,799.73
General Fund MM Savings	\$188,384.24
Capital Fund MM Savings	\$104,200.42
Capital Loan MM Savings	<u>\$714,693.91</u>
Balance June 5, 2021	\$1,043,078.30

\*QuickBooks does not consider tax overpayments made in one FY as income in that year but as income in the following FY.



## Attachment 2

### **Procedures for Issuing and Enforcing Municipal Citations**

1. Identifying Enforcement Officers and Hearing Officers – The chief executive or the board of governors identifies those persons who are empowered to issue citations to alleged offenders (“Enforcement Officers”). Separately, the chief executive appoints one or more neutral parties to serve as Hearing Officer(s). The Enforcement Officers and the Hearing Officer cannot be same person or persons. The term “neutral party” is not defined in the statute except that it cannot be anyone associated with the issuance of the citations.
2. Issuing Citations – The citation document should be a standard form that is issued for all violations, and would include:
  - fillable placeholders for the Enforcement Officer to enter the date, ordinance reference for the offense, and the amount of the fine
  - instructions on where to send payment, deadline for uncontested payment of the fine, and procedures the offender can follow to appeal the citation
  - notice of the penalties and costs that will accrue if the offender fails to pay the fine by the applicable deadline or is still found liable following an appeal
  - a duplication method, such as carbonized sheets or electronic entry, that provides the offender with one copy and the municipality with an identical record
3. If Offender Pays the Fine – If paid by the applicable deadline, no further enforcement action is needed. Record of payment should be maintained by the Association.
4. If Offender Fails to Pay the Fine – If a fine remains unpaid beyond the applicable deadline for payment, within 12 months of its issuance the Enforcement Officer or any other municipal official who is not the Hearing Officer sends a notice to the cited person at his/her last known address that includes the following information:
  - A. The allegations against him/her and the amount of the fines, penalties, costs or fees now due;
  - B. His/Her right to contest the citation and request a local hearing by delivering a written statement within ten days of the notice;
  - C. That if he/she fails to contest within ten days, a formal “Assessment” will be entered by the Association, and
  - D. That the Assessment will be filed with the Superior Court and a judgment will be issued by the court without further notice.

5. If Offender Requests a Hearing on the Citation – the Association follows the following procedure:

- A. A hearing date is scheduled for between 15 and 30 days in the future;
- B. Notice of the hearing date is sent to offender (the hearing conforms to the date the notice is sent to the offender).
- C. The Enforcement Officer or other municipal official who issued the citation must appear at the hearing if the offender requests;
- D. A certified copy or the original of the citation must be available at the hearing;
- E. The Hearing Officer conducts the hearing, taking testimony under oath from the Enforcement Officer of municipal official and from the offender.
- F. The Hearing Officer renders his/her decision at the close of the hearing and either
  - 1) dismisses the case, or
  - 2) affirms the assessment of the fine.
- G. If the Hearing Officer affirms the fine, he/she formally “assesses” the fine and all costs against the offender

6. Notice of Assessment – If the offender 1) fails to pay the fine and fails to request a hearing on the fine, or 2) is deemed liable for the fine following a hearing, the Hearing Officer sends a Notice of Assessment to the offender by first class mail. The Notice of Assessment would include the amount of the original fine plus all penalties and other costs (including attorneys’ fees) incurred.

The Notice of Assessment is a final determination of the case and is not subject to any further proceedings at the local level. However, the offender has a right to appeal the Assessment in small claims court within 30 days from the mailing of the Notice of Assessment.

7. Submission to Superior Court – Between 30 days and 12 months from mailing the Notice of Assessment to the offender, unless an appeal is filed in Small Claims Court, the Hearing Officer files a certified copy of the Notice of Assessment with the Clerk of the Superior Court, along with a filing fee of \$8.00. The Superior Court Clerk automatically issues a judgment in the Association’s favor which can be immediately enforced like any other civil judgment, including seizure of bank accounts and personal property and wage attachments. To: OCBCA Member

## Attachment 3

### Draft Letter to be Sent to oldcolonybeach.org Registered Users

Subject: OCBCA – IMPORTANT, Please Reply to this email

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The Old Colony Beach Club Association will be conducting a review of all its electronic Policies and Procedures and as such we will be validating all of our email addresses used to member communication and website access.

(Optional – **Security Issue:** It is a security risk to our electronic presence to maintain inactive login ID's to the website and to continuously send email to inactive address. Unauthorized Users are a security risk)

**You Must Reply:** This process requires that you reply to this email as confirmation that this is a valid email address otherwise it will be removed from our systems.

**Great Opportunity to Update your current Information. Please include:**

1. Current email address if different from this one
2. Owner or Family member
3. Current permanent address
4. Beach address
5. Phone number that could be used in case of emergencies.

This is also a great opportunity to add a Spouse or family member to our list, just send same info above for them.

Also, if you're having difficulties getting on the website, please let us know and we will get back to you to correct the issue.

**No Reply:** If a Reply is not received the email address will be removed and we will no longer send electronic communication such as meeting minutes and announcements.

**Timeline:** 14 days (2 weeks) after the initial email is sent a second notice will be generated and sent to those that have not yet responded with 7 days grace period. If nothing is received after this date the email address will be removed.

After the email is removed if for some reason it should not have been removed, the member just needs to apply again and things will be restored.

Thank you for your help,

OCBCA Clerk

## Attachment 4

### OCBCA digital ADD New User procedure

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User ID requests can come in multiple ways:

1. email notification from the web Subject: New User Registration on OCBCA website
2. From the [Clerk@Oldcolonybeach.org](mailto:Clerk@Oldcolonybeach.org), usually with Electronic Documents Delivery Authorization Request.
3. From other board members.
4. From an Owner directly; this needs verification approval from a Board member.

New User Registration on OCBCA website:

- Forward email to [Chairman@Oldcolonybeach.org](mailto:Chairman@Oldcolonybeach.org) for approval
- Reply to Requester with 'New User ID request received' email.
- Wait for Approval from Chairman
  - Go to Approved Process
  - Go to Denied process

From Clerk or other Board Member (BoG):

- Assumed Approved.
  - Go to **Approved** Process

From Resident Owner:

- Forward email to [Chairman@Oldcolonybeach.org](mailto:Chairman@Oldcolonybeach.org) or other BoG member for approval
- Wait for Approval from Chairman
  - Go to **Approved** Process
  - Go to **Denied** process

#### **New User ID request received**

- Login to Office 365 / Outlook:
- Create New Message email (ID Request template) or from SENT: copy last ID Request email sent as template
- Subject: Colony Beach Club Association ID request:

----- Start Example ID Request Received -----

We have received your request to join the Old Colony Beach Club Association (OCBCA) digital community,

Your request is being reviewed by the OCBCA Board of Directors.

You will be notified of their decision very soon. While we wait, please take a look at our [website Terms and Conditions](#).

Thank you for your interest in our community,

OCBCA Webmaster.

----- End Example ID Request Received -----

**Approved:**

- Login to website:
- Go to Dashboard / Users / Add User
- Create User using information provided
  - If no UserName provided use **First Initial** and **Last name** (ie jfrutuso)
  - First Name
  - Last Name
  - Create Initial Password
  - Save account
  - Make sure it was successful otherwise fix issue.
- Login to Godaddy Marketing (eBlast)
- Go to Subscribers / Add Subscribers / One by One
  - FirstName LastName (space between)
  - Email Address
  - Add to List: ALL
  - Add Subscriber
  - Make sure it was successful otherwise fix issue.
  - X out
  - Select Subscriber just added (should be on top) and click edit
  - Add additional data provided (Beach and or Home address, Phone) Use add another field as necessary
  - Save Changes

**Approved Continued:**

- Login to Office 365 / Outlook:
- Create New Message email (Accepted template) or from SENT: copy last approval email sent as template
- Subject: Welcome to the OCBCA Website:

----- Start Example Welcome Content-----

First Name,

Thank you for registering with OCBCA website, attached are your login credentials, user ID and Password.

Website: <https://www.oldcolonybeach.org>

Login ID: **The Login ID issued on Website**

p A s s W ord: **Password issued** (note that you can change this once you successfully login to the website.)

*To change password*

*-Click on **your name** on the top right of the page.*

*-Go to and click **EDIT**.*

- Scroll down to **Password** and click on **Generate Password**, enter your new password, over type the generated one.
- Click **Confirm** (check mark).
- Click **Update**.

Other Information:

If you are a Deeded Owner, we recommend that you sign up to receive Semi Annual Meeting information electronically [please fill this form](#). If you already did, Thank you!

Please let me know if I can be of further assistance,

Joe Frutuoso, OCBCA Webmaster

----- End Example Accepted Content-----

### **Denied**

- Login to Office 365 / Outlook:
- Create New Message email (Denied template) or from SENT: copy last Denied email sent as template
- Subject: Old Colony Beach Club Association Website:

----- Start Example Denied Content-----

First Name,

Your application for access to the OCBCA website was **Denied** for the reasons **highlighted** below.

**OCBCA Webmaster**

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### **Website usage terms and conditions**

Welcome to the Old Colony Beach Club Association (OCBCA) website. If you continue to browse and use this website, you are agreeing to comply with and be bound by the following terms and conditions of use, which together with our privacy policy govern Old Colony Beach Club Association's relationship with you in relation to this website. If you disagree with any part of these terms and conditions, please do not use our website.

The term Old Colony Beach Club Association or 'OCBCA' or 'us' or 'we' refers to the owner of the website whose address is: Old Colony Beach Club Association, PO Box 10, Old Lyme, CT 06371. The term 'you' refers to the user or viewer of our website.

The use of this website is subject to the following terms of use:

- **Access to this website is limited to OCBCA members and family granted access by the OCBCA Board of Governors, who may approve or deny access.**

June 9, 2021  
OCBCA Board of Governors Meeting

- The content of the pages of this website is for your 'OCBCA member' general information and use only. It is subject to change without notice.
- Neither we nor any third parties provide any warranty or guarantee as to the accuracy, timeliness, performance, completeness or suitability of the information and materials found or offered on this website for any particular purpose. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.
- Your use of any information or materials on this website is entirely at your own risk, for which we shall not be liable. It shall be your own responsibility to ensure that any information, products or services available through this website meet your specific requirements and standards.
- This website contains material which is owned by or licensed to us. This material includes, but is not limited to, the design, layout, look, appearance and graphics. Reproduction is prohibited other than in accordance with the copyright notice, which forms part of these terms and conditions.
- All trademarks reproduced in this website, which are not the property of, or licensed to the operator, are acknowledged on the website.
- Unauthorized use of this website may give rise to a claim for damages and/or be a criminal offence.
- From time to time, this website may also include links to other websites. These links are provided for your convenience to provide further information. They do not signify that we endorse the website(s). We have no responsibility for the content of the linked website(s).