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General Counsel, MedicarePHD.com, Inc.  
403 E. Madison Street, Suite 400, Tampa, FL 33602

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Any and all disputes arising out of or related to these Terms of Use and/or your relationship with MedicarePHD.com and/or your use of the Site shall be submitted to binding arbitration according to the rules of the American Arbitration Association. The parties to the arbitration shall evenly divide any and all costs of the arbitration. Neither party shall be entitled to attorneys' fees. All parties submit to exclusive jurisdiction in Pinellas County, Florida. The arbitration shall take place exclusively in Pinellas County, Florida at (location, who to be heard by) and shall be governed by Florida law.

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Except as explicitly stated otherwise, any notices shall be given by postal mail to:

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General Counsel, MedicarePHD.com, Inc.  
403 E. Madison Street, Suite 400, Tampa, FL 33602

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