



NAV SYSTEMS FRAUD POLICY

Customer is solely responsible for fraudulent calls or data transmitted utilizing the Services. Customer is solely responsible for selection, implementation and maintenance of security features for protection of data circuits and IP Addresses and against unauthorized calling, and NAV SYSTEMS shall have no liability therefor. Customer is solely responsible for payment of all long distance, toll and other telecommunications charges incurred through use of the Services being provided hereunder regardless of whether such use was intended or authorized by Customer. Customer shall defend, indemnify and hold harmless NAV SYSTEMS from and against all costs, expenses, claims or actions arising from fraudulent use of data circuits, IP Addresses or fraudulent calls of any nature carried by means of the Services. Customer shall not be excused from paying NAV SYSTEMS for Services provided to Customer or any portion thereof on the basis that fraudulent calls comprised a corresponding portion of the Services. In the event NAV SYSTEMS discovers fraudulent use of IP Addresses or fraudulent calls being made, nothing contained herein shall prohibit NAV SYSTEMS from taking immediate action, without notice to Customer, that is reasonably necessary to prevent such calls from taking place. Notwithstanding the foregoing, it is understood that NAV SYSTEMS is under no obligation to investigate the authenticity of calls charged to Customer's account and shall not be liable for any fraudulent calls processed by NAV SYSTEMS and billed to Customer's account.