

MyCYOA Electronic Communications and E-Sign Policy

Updated: 3/8/2018

1. Electronic delivery of communications

You agree and consent to receive electronically all communications, agreements, documents, notices and disclosures (collectively, "Communications") that we provide in connection with your MyCYOA account ("Account") and your use of our services. Communications include:

- a. agreements and policies you agree to (e.g., the MyCYOA User Agreement and the MyCYOA Privacy Policy), including updates to these agreements or policies;
- b. updates and reminders regarding the status of a charter;
- c. transaction receipts or confirmations;
- d. Account statements and history;

We will provide these Communications to you by posting them on the MyCYOA website and/or by emailing them to you at the primary email address listed in your MyCYOA profile.

2. Hardware and software requirements

In order to access and retain electronic Communications, you will need the following computer hardware and software:

- a. a computer with an Internet connection;
- b. a current web browser that includes 128-bit encryption (e.g. Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) with cookies enabled;
- c. Adobe Acrobat Reader version 8.0 and above to open documents in .pdf format;
- d. a valid email address (your primary email address on file with MyCYOA);
- e. sufficient storage space to save past Communications or an installed printer to print them;

We will notify you if there are any material changes to the hardware or software needed to receive electronic Communications from MyCYOA. By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Communications for your records. You may print or save a copy of these Communications for your records as they may not be accessible online at a later date.

3. Paper delivery of communications

- a. You have the right to receive Communications in paper form. To request a paper copy of any Communication at no charge, please write to CYOA Yacht Charters, 3562 Honduras #4, Frenchtown Marina, St. Thomas, VI 00803, within 180 days of the date of the Disclosure, specifying in detail the Communication you would like to receive.

4. ESign Consent

You agree your electronic signature is the legal equivalent of your manual signature on this, or any other document hosted on the MyCYOA website. By creating an account, you consent to be legally bound by this Agreement's terms and conditions. You further agree that your use of a keypad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide the Company, or in accessing or making any transaction regarding any agreement, acknowledgment, consent terms, disclosures or conditions constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and the Company. You also represent that you are authorized to enter into this Agreement for all persons who own or are authorized to access any of your accounts and that such persons will be bound by the terms of this Agreement. You further agree that each use of your E-Signature in obtaining an account with the Company constitutes your agreement to be bound by the terms and conditions of the Company's Terms of Service and Privacy Policy as they exist on the date of your E-Signature.

5. Changes to your email address

- a. You should keep Us informed of any change in your electronic or e-mail address. Please contact Us as promptly as possible at info@cyoacharters.com

END OF DOCUMENT