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13. Limitation on Time to File Claims. ANY CAUSE OF ACTION OR CLAIM YOU MAY HAVE ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE NCOMS WEBSITE MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES, OTHERWISE, SUCH CAUSE OF ACTION OR CLAIM IS PERMANENTLY BARRED.

14. Waiver and Severability. No waiver of by NCOMS of any term or condition set forth in this Agreement shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of NCOMS to assert a right or provision under this Agreement shall not constitute a waiver of such right or provision.

If any provision of this Agreement is held by a court or other tribunal of competent jurisdiction to be invalid, illegal or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of this Agreement will continue in full force and effect.

15. Entire Agreement. This Agreement, as amended, and the consents provided by you, constitute the entire agreement between you and NCOMS.

16. Comments and Concerns. All feedback, comments, requests for technical support and other communications relating to the NCOMS Website should be directed to info@ncoms.org. You may also call us at [704-894-8586](tel:704-894-8586).

Thank you for visiting the NCOMS Website.