



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

Provider Sign-up for Noridian

You need to log onto <https://connect.edissweb.com/> to sign up.

If you are signing up for Northern California Medicare then you will need the following information:

Signature Claims Submitter Number: BBB33594B

If you are signing up for Southern California Medicare then you will need the following information:

Signature Claims Submitter Number: 000600047



Bill Greenland
General Manager

P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

October 18, 2005

Blue Shield of California
P.O. Box 7168
San Francisco, Ca 94120-7168

To Whom It May Concern:

I am starting out as a new clearing house and am submitting these forms so that I can get a submitter number to start testing for my doctor(s).

Please feel free to contact me if I have failed to properly fill out the forms. I certainly want to do things correctly from the beginning!

Also, any help or assistance is always appreciated.

Bill Greenland

General Manager-Owner
Signature Claims

October 20, 2005

To: NHIC-Medicare South
Attn: Tamikia
Re: New Clearing House/Billing Service

Good day,

This letter is to request a new Clearing house/billing service submitter number.

I will be using provider number DC16064 as my testing provider. (Dr. Silverman).

I will be using software written and developed by myself.

Contact information for claims:

Bill Greenland

Signature Claims

(818)368-5501

bi11@signatureclaims.net

Bill Greenland

Owner-Signature Claims

Progress report for 10/21/05

To: all the Signature Claims Beta Testers

I know that many of you want to keep up on the progress of where we are in the process of testing and such, so here is the latest.

Thanks to some early beta testers I was able to start the process for a number of things. Medicare, southern California is just waiting to assign me a submitter number and that should happen early next week. Blue Shield has issued me a number for testing and it looks like we are already past level one of their testing and now need ANOTHER number to continue to the next level and that will take about a week.

It happens that Blue Shield has a very nice testing system that gives me INSTANT feedback on the file that I send it. This makes my work move at the speed that I like it to move.

The really, really, really good news is that the testing of the Blue Shield worked! That means that we actually were able to take the claim data from the HCFA form and get it to Blue Shield in the proper HIPAA format! We are ON our way! Here is the run-down of where we on with each insurance company:

Medicare South-waiting on a submitter number-VERY soon

Medicare North-waiting on a test sample to submit. Should be next week.

Blue Shield - See above.

MEDI-CAL – Forms have been sent in and waiting a response

ASH(American Specialty Health) – Forms have been sent in and waiting a response.

DMERC D – Forms have been sent in and waiting a response

DMERC C – Forms have been sent in and waiting a response

RAILROAD MEDICARE – Forms have been sent in and waiting a response

BLUE CROSS of Calif – I don't know why but I can't seem to get a return phone call from the person that needs to sign me up over there. Now on my "DAILY" call list.

EMDEON/WEB-MD – We need this for the "commercial" payers but again, I can't seem to get a call back from the person I need to speak to. Also, now on my "DAILY" call list.

Overall I am fairly pleased with the speed in which things are moving and am VERY pleased that the software is looking as good as it is. Those payers that move quicker than others will be put into "PRODUCTION" as soon as the payers say so.

On Monday, October 24th, I should be getting in the telephone lines. This will help the testing by allowing us to have more claims to send in to match the testing criteria. Also, it can be tested as well.

PLEASE CALL ME on Tuesday so that I can help you set up your software and show you how to work things.

I appreciate all your patience and am striving to get things going as fast..or faster...than humanly possible!

Progress report for 10/28/05

To: all the Signature Claims Beta Testers

Things are really starting to come together. Of course, it is never fast enough, but I think that the progress seems to be moving forward at very nice pace.

So, here is where we are with the insurance companies:

Medicare South-Still waiting on a submitter number. I have called them and expect to start testing next week.

Medicare North-The forms are in transit and am awaiting a submitter number so I can start the testing process.

Blue Shield – We have passed the first level of testing and are waiting to be included into their system so that we can test for the next level.

MEDI-CAL – Forms have been sent in and waiting a response. I am calling them back on 11/7 as they are trying to “fast track” us.

ASH (American Specialty Health) – Forms are done and am waiting for their testing department to contact me.

DMERC D – Forms have been sent in and waiting a response

DMERC C – Forms have been sent in and waiting a response

RAILROAD MEDICARE – Forms have been sent in and waiting a response

BLUE CROSS of Calif – Things are moving ahead with these folks and the forms have been filled out and we are waiting to hear from them regarding their testing procedures. This should start this coming week!

EMDEON/WEB-MD – Forms have been filled out and very shortly we will be issued our submitter number for testing.

Tri-Care – None of the beta testers have really mentioned Tri-care but I CAN go to them if I can get some sample claims.

The telephone lines are in and working and some people have been “playing” with the system to help me test things out. (Thank you!)

As soon as even ONE insurance company allows us to send in “PRODUCTION”, then the system will be “live” and we shall start to take some real claims. As soon as that happens, I will contact ALL of you and let you know that things have started.



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

Business Partner Agreement

Date : _____

Client Number: _____

BILLING SERVICES

Billing Service Name: _____

Billing Service Address: _____

Billing Service City: _____ State: ___ ZIP: _____

Billing Service Phone: _____

CONTACT

Contact person: _____

Contact Phone: _____

Contact Email: _____ Contact Fax: _____

Medical Billing Software: _____

Credit Card Number: _____

Expiration Date: _____

PROVIDERS

Provider name: _____

Provider Address: _____

Provider City: _____ State: ___ ZIP: _____

Provider Service Phone: _____

Provider Email: _____

Provider Information:

License Number: _____ Medicare number: _____

Medicare Group number : _____

State MediCaid/Medi-Cal number: _____ Referral Number: _____

Federal Tax ID/Soc Sec. Number: _____

Chiropractors, do you want to be signed up for American Specialty Health? _____

National NPI number: _____ Blue Cross /BCBS number: _____

This is an agreement between the above party and Signature Claims for Signature Claims to accept data transmissions from the above party and to convert that data into the format required by the insurance companies, in a timely manner. This agreement also allows Signature Claims to bill your credit card, if the information is filled in above, for all monthly invoices.

By: _____

Title: _____

Print Name: _____

Organization: _____

Progress report for 11/5/05

This has certainly been an exciting week over here at Signature Claims! This week, we finally got our first insurance company to promote us to “PRODUCTION” for sending claims!!!!

Medicare for Southern California, NHIC was the first! So, if you send in claims for Medicare they WILL be accepted and sent on!

But the rest are not far behind, so here is the run down:

Medicare North – Test has been sent and I expect to have them ready by NEXT WEEK!

Medi-Cal – Next week (on Monday) I am supposed to call there and hopefully they will give me my submitter number and start the testing process.

American Specialty Health (ASH)-test has been sent and am awaiting word on “production”.

NEIC/Web MD-All papers have been filed and am waiting for them to assign me a “specialist” so that I can start testing. I was hoping it would be this week, but those guys are a tad on the slow side.

Blue Cross-In testing right now.

Blue Shield-In the LAST phase of testing and SHOULD be ready by next week.

All in all, things are moving forward quite well. We are still keeping our eyes out for any bugs but as of now, things are looking GREAT!

Progress report for 11/11/05 for Signature Claims

Testing, testing and more testing! (yea, I used to have hair...)

This week and next are all devoted to the entire testing process. We are getting closer but some of the insurance companies are “exacting” in what they want. Which is fine with me! The more exact THEY are the more exact WE are and that is a good thing!

Speaking of exact, on this email I am going to include the list of MediGap payers. If a MediGap payer is “automatic” then we don’t worry about it, but if it is not on the automatic side, then, like the insurance company, you must SPELL it according to the list so that we can assign it the correct payer number. IF YOU DO NOT SPELL IT RIGHT, THE CLAIM WILL NOT GO THROUGH.

This is the current list from NHIC and applies to both Northern and Southern California Medicare.

So here is the current list of things and where they stand:

Medicare-Southern California is LIVE. If you have not already done so, you need to fax, on your letterhead that you want to use Signature Claims as your submitter with THIS submitter number: 000600047. It takes them about 48 hours to add you to the system! Fax this to 213-593-5975. Medicare Southern California is also providing us with the 835 remittance report that will be made available to you as well! Call Signature Claims if you have any questions on this.

ASH-American Specialty Health is also LIVE. If you are a chiropractor and send to ASH, then you need to contact Signature Claims and just say so. We then send an email to ASH and they give us a number for you. YOU CANNOT SEND ASH CLAIMS WITHOUT DOING THIS PROCESS!

Medicare-Northern California- These people are real close! I expect them to be up and going very quickly now.

Medi-Cal-We had some delay with Medi-Cal but we think we are back on track now. Still a few weeks away but we keep working at it.

Blue Cross-In testing and also getting close

Blue Shield-In testing and ALSO getting close

NEIC/WEB-MD/EMDEON-Well they finally got all the papers and things are FINALLY going to start. I was contacted today by my new “Implementation specialist” and was given an encyclopedia to read to get my testing started. Testing will start next week but I NEED CLAIMS to test with! So, if you don’t mind, could I please get some claims that would normally go to NEIC for a test? These would be your commercial claims.

As to the software, it is getting smarter by the day! Each test brings both the receiving side that accepts your claims and the conversion side, just that much closer to being

perfect. I am also working on the mail end of things so that the mail from the insurance companies can be given to you with little delay.

All and all, things are going well and smoothly. I just need to keep on with the testing and shortly, things will be 100 percent!



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

November 18, 2005

Dolly Dennen
EDI-Medicare

Good Morning,

I am requesting a waiver for certain elements however I would like to be able to retest in case any of these elements are required by any new customers that I may get. Here is the list:

Please let me know if this is complete.

111	Insurance Type Code	SBR05		2000B
178	Special Program Indicator	CLM12		2300
226	Mammography Cert.	REF02	EW	2300
236	IDE Number	REF02	LX	2300
264	Homebound Indicator	CRC03	IH	2300
403	Anesthesia Measurement Code	SV103	MJ	2400
131	Payor Name	NM101	PR	2010BB

(And other elements having to do with Medicare not being the primary)

249	Ambulance Type of Transport	CR103		2300
249	Ambulance Transported To/For	CR104		2300
250	Ambulance Miles	CR106	DH	2300
257	Ambulance Certification	CRC01	07	2300
258	Ambulance Condition/Response Code	CRC02		2300
258	Condition Indicator/Code	CRC03		2300
304	Entity Identifier Code	NM101	77	2310D
304	Entity Type Qualifier	NM102	2	2310D
307	Service Facility Location Address	N301		2310D
308	Service Facility Location City	N401		2310D
309	Service Facility Location State	N402		2310D
309	Service Facility Location Zip Code	N403		2310D



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

Re:Blue Cross Sign-up

Please fill out the top section of this form. No signature is needed.

It needs to be MAILED back to Signature Claims before it can go to Blue Cross!!

It takes Blue Cross about 48 hours to add you to their system. They do NOT give any notice in this regard so please plan on at least 3-4 days after you mail this before you can send in Blue Cross claims.

Bill Greenland
Signature Claims

Progress Report 11/18/05

Certainly has been an exciting week around here. Been doing lots of work and lots of programming and lots of testing and, and, and...

OK, first off on this email I will be sending an attachment called CSI.BND. This is a new update of the Signature Claims Interface (CSI) and it fixes a couple of bugs that were discovered. YOU MAY HAVE TO RE-ENTER YOUR INFORMATION. (In case you forget the call in number it is (818) 831-5613.)

What you do is, you do a "save as" with this attachment. You are going to put this in the \Program Files\CSI folder and save it as CSI.EXE. It will as you if you want to replace what you have and you answer "YES". It's that simple! You don't need to re-install the software! Please call if you have any questions.

On the testing side, things are going well. In fact, Blue Cross of California is up and LIVE! If I have not done so already, please call me so I can fax you the proper form. There is no need to sign this form and you COULD fax it back to me, but I have found that by the time the fax gets back to me, the information is blurred so you are better off MAILING the form back.

As to the other insurance companies, here is the run down:

Medicare-Southern California –LIVE in production

American Specialty Health(ASH)-LIVE in production
(Chiropractors, you need to CALL me first so I can apply to ASH to get your ASH number)

Blue Cross of California – LIVE in production (HORRAY!)

Blue Shield of California- We are REAL close on this, but the latest test batch won't be reviewed until after the Thanksgiving Holiday due to a vacation for the Blue Shield contact.

NEIC/EMDEON/WEB-MD-Testing starts on Monday!

Medicare-Northern California- We are also at the end of the testing process. I was hopeful that it would be this week but it is going to extend into next week a bit, but I am confident that one will go soon.

Tri-Care West-There have been a number of inquires about this and as soon as I can get a beta tester to a)give me at least 25 claims and b)sign up to be my beta tester, then I can start that process.

Medi-Cal-This process came to a stop because they seemed to have lost the paperwork! Starting it over again and I am told they will "expedite" as soon as we are able to redo things and that is in the works right now. I am hopeful that we can start the testing with them very shortly.

All and all, things are going well. I still have lots to do to make things work as they should and as automated as they should but it IS coming together, with YOUR help!

Thank you again beta testers and if you have any questions, concerns or suggestions, please do not hesitate to call.

Progress Report, 12/02/05

It certainly has been an interesting Thanksgiving around here! I did not give a progress report last week because basically, I was working hard to try to get some things done!

I am VERY pleased to announce some movement in the number of payers.

First off, we are now up and running for Medicare-Northern California. It took some doing, but it looks like we are on our way with that one!

Also, BIG news on the national front. Emdeon/NEIC has APPROVED Signature Claims!! This adds HUNDREDS of new payers to our list. There are no forms to fill out either..just send the claims!

A note on the payers list as well. First off, the list is included in this email, it is also on our web site at www.signatureclaims.net and it will come to your CSI software, automatically when you send in a batch of claims. This will happen on EVERY claim batch because the list does change. Part of my work over the holiday was to be able to take the list directly from Emdeon and make it available to you.

Secondly, you will notice that on the list are some insurance companies that, even though the first 10 characters are spelled the same, they have some different plans WITHIN the group. It is rare, but it does happen...therefore, you need to check the list when you put in a payer that you are not familiar with. If the first listing is fine and is where you want the claim to go, then you don't need to do anything...BUT, if the plan you are submitting to is NOT the first one, then you MUST put in the payer number, in parenthesis, right next to the insurance company name. Like I said, it IS RARE, but you need to be aware of exactly what plan you are submitting to.

As usual, if you have any questions, please don't hesitate to call!

Where certain outstanding payers are:

Blue Shield-looks like we may our final test done but due to people over a Blue Shield that had their vacations, we have to wait a bit but I am hopeful that next week we should be up and going for them.

Railroad Medicare-We will be starting testing with this payer shortly. The forms have been submitted and we are only waiting for the go ahead.

Medi-Cal-I don't understand these people! On the one hand, they want to see electronic claims and on the other, they seem to LOOSE more paperwork, more often than ANY other payer I have had to deal with! Not to mention that EVERY phone call to Medi-Cal takes at LEAST an hour! As of now, they STILL do not have the forms that I sent them at the beginning of the week. They SAY that they are on the LOOK OUT for the forms but considering that they were sent on Monday and I just talked to them today, Friday, I have little hope that things are going to go smoothly. Will contact them again, next week to see if anything has changed.

Looks like we are on our way!

This week has been full of “automation”, bug fixes, mail from the insurance companies and the web page.

The “automation” is the part of the programming that makes things work like a clock. Believe it or not it is one of the most difficult parts of the programming because it involves using all of the software that I have written to work together. It is coming along nicely but there is still work to be done. Shortly I hope to be able to sit back and watch this thing without touching it.

As far as bug fixes, well that is a constant. As I find even the smallest bugs or problems that may or may not affect you, I am working on them with the goal of “perfection”.

Along those lines, I have also been working on the web page to be able to allow YOU to be able to get the latest version of the CSI software, as well as any of the forms that may or may not have. Simply go to www.signatureclaims.net and click on the SERVICES button along the top bar. At the bottom of that page you will see the “DOWNLOAD/FILES” section. Click on that link and you will see the various forms as well as the latest CSI. You really DO need to get this latest file as it fixes some transmission bugs and some page counting errors. Also, a BIG THANK YOU to the beta testers that are finding these problems that I did not come across in testing the software!!

I have been working on the return files that come from the insurance companies. I have the two Medicare’s working just fine and am now working on the Blue Cross and the NEIC areas and hope to get those done over the weekend.

Blue Shield had a minor problem with...Blue Shield! Their testing department had some issues with the computer department but it looks like that is cleared up and I am hopeful that by next week, Blue Shield will be up and going!

We are STILL waiting on Medi-Cal..what else can I say?

Progress Report 1/13/05

I have been working on LOTS of bug fixes and changes.

The real good news as of late is that Blue Shield of California is NOW up and running!!

All you need to do is to spell it,

Blue Shield of Ca

Also, take note as to where you put your Blue Shield number on your form. If the system does not accept where you put it, DON'T WORRY..just give me a call and a simple change in my program will allow your Blue Shield number to go through.

There are no new forms to fill out or faxes to send. You are set as of now!!

Medi-Cal..still waiting!

I just put up, TODAY, a new CSI.BND on the website. This corrects a couple of problems but mainly it fixes some errors on the mail that comes from the insurance companies.

On that subject, you MUST CHECK YOUR MAIL to see if there is a problem with your claims. I cannot check each client's mail so if there is a problem, you need to catch it! If for any reason you do not get your mail (after you have gotten the update noted above) then please let me know! Also, if you do not understand your mail from the insurance companies, then please call me and let's look at the same document and we can figure it out.

The automation is going well and continually gets better and better and works more like a "clock" everyday!

Happy New Year!



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

Tuesday, February 07, 2006

EDS
3215 Prospect Park Drive
Rancho Cordova, Ca 95670

To whom it may concern,

I am sending you the following forms to attempt, again, to get a submitter number so that my clearinghouse can send you claims for Medi-Cal.

The reason I feel the need to write you is because this has been delayed a number of times and I would really appreciate any assistance that you can provide to help this paperwork go through. Currently, I am submitting for THIS provider under her own submitter number and once I am up and running..which should not be long considering that I am ALREADY up and running, then we will “flip” her over to my submitter number.

I also have a number of other providers that wish to send their claims through me so again, the delays are making things a little hard in that area.

Please, if you have any questions or see anything amiss on THESE resubmitted forms, (that now are signed in BLUE ink) please let me know so that any corrections can be made and things pushed through.

Thank you in advance!

Bill Greenland
General Manager/Owner
Signature Claims

Ad copy:

Send ELECTRONIC Claims using your OWN software

Save time and money! FREE trial offer!!

Signature Claims toll free: 877-744-2561



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

March 9, 2006

Norton R. Townsley
BELASCO JACOBS & TOWNSLEY, LLP
Howard Hughes Center
6100 Center Drive, Suite 630
Los Angeles, CA 90045

Mr. Townsley,

Enclosed is the following:

- A) A copy of the signed agreement
- B) A copy of the first programs first 25 pages and last 25 pages
- C) A deposit check for \$1700

I have only included the first program so that I can be sure of the format that you or the Patient office are looking for. Once I hear from you, I will forward the other programs as soon as I can print them out.

Thank you for your assistance in this matter.

Bill Greenland
Signature Claims



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

March 20, 2006

Norton R. Townsley
BELASCO JACOBS & TOWNSLEY, LLP
Howard Hughes Center
6100 Center Drive, Suite 630
Los Angeles, CA 90045

Mr. Townsley,

Enclosed you will find the first and last sections (25 pages) of the Signature Claims programs:

CSI

BENCH.

Bill Greenland
Signature Claims



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

April 19, 2006

To whom it may concern,

When I received the "Railroad Medicare Electronic Claims Confirmation", it made a note that you do not have my contact information, so here is the contact information for Signature Claims:

Contact-Bill Greenland

Phone-(818)368-5501

Fax-(same as above)

Email-bi11@signatureclaims.net (That's BEE-EYE-ONE-ONE)

Please contact me if you have any further questions.

Bill Greenland
Signature Claims



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

Classified ad:

Send Claims Electronically in HIPAA format using your medical billing software **OR** our Exclusive Claim Entry System! Use direct dial-up **OR** the Internet! Per claim **OR** flat fee! Signature Claims Medical Billing Clearinghouse. www.signatureclaims.net Toll free 877-744-2561



P.O. Box 7011 Northridge, Ca 91327-7011 * (818) 368-5501 * www.signatureclaims.net

Signature Claims flat rate plans as of July, 2006

STANDARD	MAX PER MONTH*	PER MONTH	% SAVINGS
100 x .38 = \$38	100	\$24.99	35% off
200 x .38 = \$76	200	\$50	35% off
400 x .38 = \$152	400	\$100	35% off
600 x .38 = \$228	600	\$175	35% off
800 x .38 = \$304	800	\$200	35% off
1000 x .38 = \$380	1000	\$250	35% off
2000 x .38 = \$760	2000	\$300	40% off
3000 x .38 = \$1140	3000	\$690	40% off
4000 x .38 = \$1520	4000	\$920	40% off
5000 x .38 = \$1900	5000	\$1140	40% off

*Amounts over indicated maximum will be charged at \$.75 per claim

Phone call script

HI THIS IS BILL GREENLAND AND I'M FROM SIGNATURE CLAIMS.

WE ARE A CLEARING HOUSE FOR ELECTRONIC MEDICAL CLAIM SUBMISSIONS.

USING YOUR OWN MEDICAL BILLING SOFTWARE OR OUR OWN CLAIM ENTRY SYSTEM, WE CONVERT YOUR HCFA DATA TO THE HIPAA FORMAT AND THEN SHIP YOUR CLAIMS FOR YOU.

I AM CALLING AS A COURTESY CALL TO LET YOU KNOW THAT WE ARE HERE AND READY TO HELP YOU WITH YOUR ELECTRONIC CLAIM NEEDS.

WE HAVE RECENTLY BEEN APPROVED FOR SENDING DIRECTLY TO YOUR MEDICARE.

WE HAVE TWO DIFFERENT PRICING SOLUTIONS FOR YOU. EITHER 38 CENTS PER ACCEPTED CLAIM OR YOU CAN TAKE ADVANTAGE OF OUR FLAT FEE PROGRAMS STARTING AT ONLY TWENTY-FOUR NINETY-NINE.

IF YOU HAVE ANY QUESTIONS PLEASE FEEL FREE TO CONTACT ME DIRECTLY. BILL GREENLAND AT SIGNATURE CLAIMS, TOLL FREE; 8-7-7 7-4-4 2-5-6-1 OR SEE OUR WEB SITE AT WWW.SIGNATURECLAIMS.NET. AGAIN, THAT'S 8-7-7 7-4-4 2-5-6-1 OR SEE OUR WEB SITE AT WWW.SIGNATURECLAIMS.NET.

Agreement

The software provided by Signature Claims is wholly owned by Signature Claims and is fully copyrighted and is protected by United States Copyright laws, by laws of other nations, and by international treaties. This software may not be “reverse engineered”, copied or imitated in whole or in part. No ownership rights are granted to you the user, only a license to use the Signature Claims software by you or your designated employees.

Signature Claims will:

- a. abide by the HIPAA rules of confidentiality.
- b. Make every effort to insure that all claims go to the designated insurance company in a timely manner.

As the user, you are agreeing to:

- a. Make every effort to provide as much information as necessary to allow for all claims to be processed.
- b. Make every effort to insure that all information is as accurate and truthful as possible.
- c. Never use the Signature Claims system nor its software for the purposes of any sort of insurance fraud.
- d. Agree to pay the bill, monthly.

The user will hold harmless and indemnify Signature Claims from any event/occurrence prior to submission and/or any intention/unintentional negligence/liability upon/after submission.

The Signature Claims software is provided "as is" and you use at own risk with no implied warranties.

All contracts/agreements between the doctor and the medical bill does not extend liability to Signature Claims

All HIPAA rules and regulations are complied with and Signature Claims will be held harmless from any non-compliance by the user or your personnel

Subject to change in accordance with enhancements and/or compliance changes.

