

## **Terms of Service Policy**

### **General**

These are the Terms of Service policy for this website managed and owned by STP Insurance Services LLC, a company organized under the laws of Delaware, USA, and will be referred to in this policy as STP.

These Terms of Service ("Terms") govern your use of our websites, mobile applications, services, products, and any content provided by STP (collectively, the "Services"). Please read these Terms carefully. Features and content available to through this website are subject to change, including discontinuation, at any time and without notice. You agree that STP shall not be liable to you and you hold STP harmless for any such modifications to the Service.

By you accessing the Service(s) we provide, in any manner, whether automated or otherwise, constitutes use of the Service(s), and your agreement to be bound by these Terms of Service and Privacy Policy. If you do not agree with the Terms of Service, or the revised Terms of Service as may be updated from time to time, do not use the Service or any of the products or benefits available on or through the Service.

We reserve the right to modify these Terms of Service at any time. Continued use of the Service after we post any such changes (regardless of notice) will constitute your acceptance of the Terms of Service, as modified.

### **Eligibility**

You must have an active insurance policy to be eligible to utilise the service(s).

### **Use of Services**

You agree to use the Services for lawful purposes only and in a manner consistent with these Terms and all applicable laws and regulations. You shall not:

- Impersonate any person or misrepresent your affiliation with any entity;
- Attempt to gain unauthorized access to any part of the Services;
- Interfere with the proper functioning of the Services;
- Infringe Intellectual Property Rights;
- Knowingly file fraudulent insurance claims.

### **Intellectual Property Rights**

**Limited License to You:** All content, design, text, graphics, trademarks, and other material available through the Services ("Content") are the property of STP, its licensors, or partners, and are protected by copyright and other laws. We grant you a nonexclusive, nontransferable, limited license to access and use the Content for personal, noncommercial use only, in accordance with these Terms.

You may not reproduce, republish, upload, transmit, modify, reverse-engineer, distribute, display, or otherwise exploit the Services or Content for any purpose.

We reserve the right to suspend or terminate access to the Services for any misuse of content or intellectual property infringement.

## Disclaimers

**THE SERVICES ARE PROVIDED “AS IS” WITHOUT WARRANTIES OF ANY KIND.** STP DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

We do not warrant uninterrupted or error-free operation, nor do we guarantee the accuracy or reliability of content. Your use of the Services is at your own risk.

## Limitation of Liability

**IN NO EVENT SHALL STP BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATED TO THE USE OR INABILITY TO USE ANY ACTIVE SERVICE(S) OR HISTORICAL SERVICE(S).**

If you are dissatisfied with these Terms, your sole and exclusive remedy is to stop using the Services.

Some jurisdictions do not allow certain liability exclusions. If applicable, STP’s liability will be limited to the maximum extent permitted by law.

## Indemnification

You agree to indemnify and hold harmless STP and its affiliates, employees, and partners from any claims, liabilities, costs, or legal fees arising from your use of the Services, these Terms, or violation of these Terms.

## Termination

STP may suspend or terminate your access to Services for conduct that violates these Terms or applicable law. Upon termination, any license or right granted to you will automatically terminate. If you wish to terminate your insurance policy, you may do so according to the terms and conditions of the policy in place at the time.

## Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of the State of Delaware without regard to its conflict of law rules. Any disputes shall be subject to the exclusive jurisdiction of the courts in that state.

## Changes to Terms

STP reserves the right to modify these Terms at any time. Updates will be posted on this page with a revised effective date. Continued use after changes constitutes acceptance.