

## Terms of Service

Effective Date: December 21, 2020

### Introduction

Welcome to The Insurance Factory. By accessing or using our website, you agree to be bound by these Terms of Service and our Privacy Policy. If you do not agree to these terms, please do not use our website.

### Use of Our Services

**Eligibility:** You must be at least 18 years old to use our services. By using our website, you represent and warrant that you have the legal right and capacity to enter into these Terms of Service.

**Permitted Use:** You are granted a limited, non-exclusive, non-transferable, revocable license to access and use our website for lawful purposes in accordance with these Terms of Service.

**Prohibited Use:** You agree not to use our website for any unlawful purpose, or to engage in any activity that could harm our website, our services, or others. Prohibited activities include, but are not limited to, the following:

- Hacking, phishing, or engaging in any other activity to gain unauthorized access to our systems.
- Posting or transmitting any content that is defamatory, obscene, or infringing on the rights of others.
- Using our website to distribute spam or other unsolicited communications.

### Account Registration

**Account Creation:** You may be required to create an account to access certain features of our website. You agree to provide accurate and complete information during the registration process and to keep your account information updated.

**Account Security:** You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account. Please notify us immediately if you suspect any unauthorized use of your account.

### Insurance Services

**Product Descriptions:** We strive to provide accurate descriptions of our insurance products and services. However, we do not warrant that the descriptions are complete, accurate, or current.

**Insurance Quotes:** Any insurance quotes provided on our website are estimates based on the information you provide. Final quotes and policy terms may vary depending on additional factors and underwriting criteria.

**Policy Issuance:** Your use of our website does not guarantee that an insurance policy will be issued. Policies are subject to underwriting approval and compliance with applicable laws.

### **Intellectual Property**

**Ownership:** All content on our website, including text, graphics, logos, and software, is the property of The Insurance Factory or our licensors and is protected by intellectual property laws.

**Limited License:** You are granted a limited license to view and use the content on our website for personal, non-commercial use. You may not reproduce, distribute, or create derivative works from any content without our prior written consent.

### **Disclaimers and Limitation of Liability**

**No Warranties:** Our website and services are provided 'as is' and 'as available' without any warranties of any kind, express or implied. We do not warrant that our website will be error-free, secure, or uninterrupted.

**Limitation of Liability:** To the fullest extent permitted by law, The Insurance Factory shall not be liable for any direct, indirect, incidental, special, or consequential damages arising out of or in connection with your use of our website or services.

### **Indemnification**

You agree to indemnify, defend, and hold harmless The Insurance Factory, its affiliates, and its employees from any claims, liabilities, damages, or expenses arising from your use of our website or your violation of these Terms of Service.

### **Termination**

We reserve the right to terminate or suspend your access to our website at any time, without notice, for conduct that we believe violates these Terms of Service or is harmful to other users or our business.

### **Governing Law and Jurisdiction**

These Terms of Service are governed by the laws of Delaware. Any disputes arising from these terms shall be resolved in the courts of Delaware.

### **Changes to Terms of Service**

We may update these Terms of Service from time to time. Changes will be effective immediately upon posting the updated terms on our website. Your continued use of our website constitutes your acceptance of the revised terms.

### **Contact Information**

If you have any questions or concerns about these Terms of Service, please contact us at:

The Insurance Factory

[info@theinsurancefactory.com](mailto:info@theinsurancefactory.com)