

SureNestInsuranceServices.com – Terms of Use

Effective Date: August 1, 2025

These Terms of Use ("Terms") govern your access to and use of the website located at www.SureNestInsuranceServices.com and any related content, tools, products, or services provided by SureNest Insurance Services (collectively, the "Services").

By accessing or using the Services, you agree to be bound by these Terms. If you do not agree, you must discontinue use of the Services.

1. Who We Are

The Services are operated by SureNest Insurance Services ("SureNest," "we," "us," or "our"). SureNest provides information about insurance products and may assist in obtaining quotes through our licensed carrier partners. Use of the Services does not in itself guarantee insurance coverage.

2. Eligibility

You may use the Services only if:

- You are at least 18 years old (or the legal age of majority in your jurisdiction),
- You agree to these Terms, and
- Your use complies with all applicable laws and regulations.

3. Not an Offer of Insurance / No Professional Advice

All content on the Services is provided for general informational purposes only.

- Quotes are for informational purposes and are subject to underwriting review and carrier approval.
- Final eligibility, premiums, and benefits are determined solely by the applicable insurance carrier.
- Nothing on the Services constitutes professional, legal, financial, or tax advice.

Always consult a qualified professional before making insurance or financial decisions.

4. User Accounts

To access certain features, you may be required to create an account.

You agree to:

- Provide accurate, current information,
- Maintain the confidentiality of your login credentials,
- Be responsible for all activity under your account.

We may suspend or terminate accounts for misuse, fraudulent activity, or violation of these Terms.

5. Acceptable Use

You agree not to:

- Use the Services for unlawful, fraudulent, or abusive purposes,
- Interfere with or disrupt the operation of the site,
- Attempt to gain unauthorized access to accounts or systems,
- Copy, scrape, data-mine, reverse engineer, or commercially exploit the Services without written permission.

We may suspend or block access to users who violate these rules.

6. Intellectual Property

All text, graphics, logos, icons, design, software, and other content on the Services ("Site Content") is owned by or licensed to SureNest and is protected by U.S. and international intellectual property laws.

You may:

- View and print content for personal use only.

You may not:

- Copy, modify, distribute, publish, resell, or create derivative works of the Site Content without written consent.
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7. Third-Party Links

The Services may contain links to third-party websites or services. SureNest is not responsible for:

- The content, policies, or accuracy of third-party sites,
- Any products or services offered by third parties.

Accessing third-party websites is at your own risk.

8. Communications

By submitting information through the Services, you authorize SureNest to contact you by email, phone, or text message, including for marketing purposes, in accordance with our Privacy Policy. You may opt out of marketing messages at any time.

9. Disclaimers

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SERVICES AND SITE CONTENT ARE PROVIDED “AS IS” WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED.

SURENEST DISCLAIMS ALL WARRANTIES INCLUDING:

- MERCHANTABILITY,
- FITNESS FOR A PARTICULAR PURPOSE,
- NON-INFRINGEMENT,
- ACCURACY OR COMPLETENESS OF INFORMATION,
- AVAILABILITY OR ERROR-FREE OPERATION.

Insurance products are offered through third-party carriers. SURENEST IS NOT RESPONSIBLE FOR CARRIER DECISIONS, UNDERWRITING OUTCOMES, OR CLAIMS HANDLING.

10. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW:

- SURENEST IS NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF DATA, PROFITS, OR BUSINESS.
- SURENEST’S TOTAL LIABILITY FOR ANY CLAIM RELATING TO THESE TERMS OR THE SERVICES WILL NOT EXCEED THE GREATER OF (A) \$100 OR (B) THE AMOUNT PAID BY YOU, IF ANY, TO USE THE SERVICES.

Some states do not allow certain exclusions or limitations of liability, so these limits may not apply to you.

11. Indemnification

You agree to indemnify, defend, and hold harmless SureNest, its officers, employees, agents, and partners from any claims, liabilities, damages, losses, or expenses (including attorneys' fees) arising from:

- Your use of the Services,
 - Your violation of these Terms,
 - Your violation of any law or third-party rights.
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12. Termination

We may suspend or terminate access to the Services at any time for any reason, including for violation of these Terms. Provisions that should reasonably survive termination (such as intellectual property, disclaimers, and limitations of liability) will continue in effect.

13. Privacy Policy

Your use of the Services is also governed by our Privacy Policy, which is incorporated by reference into these Terms. The Privacy Policy explains how we collect, use, and share personal information.

14. Changes to These Terms

We may update these Terms periodically. If we make material changes, we will post the revised Terms with a new effective date. Your continued use of the Services after the changes constitutes acceptance.

15. Governing Law

These Terms are governed by the laws of the State of [Insert State], without regard to conflict-of-law rules.

Any dispute arising out of these Terms or use of the Services will be resolved in state or federal courts located in [Insert County, State], and you consent to their jurisdiction.

16. Contact Information

If you have questions about these Terms or the Services, you may contact us at:

SureNest Insurance Services

Attn: Legal Department

Email: ari@surenestinsuranceservices.com

Address: 3350 Scott Boulevard, Suite 54, Santa Clara, CA 95054

Phone: (925) 628-4446