

Privacy Policy

Effective Date: January 1, 2026

Northstar Assurance ("Northstar Assurance," "we," "our," or "us") values your privacy and is committed to protecting the personal information you share with us. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website, request a quote, purchase an e-bike protection policy, submit a claim, or otherwise interact with our services.

Information We Collect

Depending on your interaction with us, we may collect the following information:

Personal Information

- Name
- Mailing address
- Email address
- Telephone number
- Date of birth (when required)
- Government-issued identification (when required for verification)

Policy Information

- E-bike make, model, and serial number
- Purchase date and purchase price
- Coverage selections
- Policy number
- Payment status

Payment Information

Payments are processed through secure third-party payment providers. Northstar Assurance does not store your full credit or debit card information on its servers.

Claims Information

When you submit a claim, we may collect:

- Photos or videos of the e-bike

- Repair estimates
- Purchase receipts
- Police reports (when applicable)
- Communications related to the claim

Website Information

When you visit our website, we may automatically collect:

- IP address
- Browser type
- Device information
- Operating system
- Pages viewed
- Time spent on our website
- Referral source
- Cookies and similar technologies

How We Use Your Information

We use your information to:

- Provide quotes and issue policies
- Process payments
- Administer your coverage
- Process claims
- Verify customer identity
- Detect and prevent fraud
- Communicate regarding your policy
- Respond to customer service requests
- Improve our website and services
- Comply with legal obligations

Sharing Your Information

We do not sell your personal information.

We may share information with:

- Claims administrators
- Licensed insurance partners
- Payment processors
- Customer support providers
- Technology and hosting providers

- Legal or regulatory authorities when required by law
- Fraud prevention organizations

Information is shared only as reasonably necessary to provide services or comply with legal obligations.

Cookies and Tracking Technologies

Our website may use cookies and similar technologies to:

- Remember your preferences
- Improve website functionality
- Analyze website traffic
- Enhance your user experience

Most browsers allow you to disable cookies; however, some website features may not function properly if cookies are disabled.

Data Security

We maintain reasonable administrative, technical, and physical safeguards designed to protect your personal information against unauthorized access, disclosure, alteration, or destruction.

While no method of electronic transmission or storage is completely secure, we strive to use commercially reasonable security measures.

Data Retention

We retain personal information only for as long as necessary to:

- Administer your policy
- Process claims
- Meet legal and regulatory requirements
- Resolve disputes
- Enforce our agreements

Your Privacy Rights

Depending on your state of residence, you may have certain rights regarding your personal information, including the right to:

- Request access to your information
- Request correction of inaccurate information

- Request deletion where permitted by law
- Request information regarding how your data is used
- Appeal certain privacy-related decisions, where applicable

Some information may be retained where required by law or necessary to fulfill contractual obligations.

Children's Privacy

Our services are intended for individuals 18 years of age or older. We do not knowingly collect personal information from children under the age of 13.

Third-Party Websites

Our website may contain links to third-party websites. Northstar Assurance is not responsible for the privacy practices or content of those websites. We encourage you to review their privacy policies before providing personal information.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated Effective Date.

Your continued use of our services after changes become effective constitutes acceptance of the revised Privacy Policy.

Contact Us

If you have questions regarding this Privacy Policy or your personal information, please contact:

Northstar Assurance
Customer Service Department

Please refer to your policy documents or our website for current contact information.