

# Cancellation & Refund Policy

**Effective Date:** January 1, 2026

At **Northstar Assurance**, we strive to provide quality protection and excellent customer service. If you decide to cancel your policy, the following terms apply.

## Your Right to Cancel

You may request cancellation of your policy at any time by contacting Northstar Assurance Customer Service. Cancellation requests may be submitted by phone, email, or in writing. For your protection, we may require verification of your identity before processing your request.

## Free-Look Period

If you cancel your policy within the applicable free-look period stated in your policy contract and:

- No claims have been submitted or paid; and
- Coverage has not otherwise been used,

you may be eligible for a full refund of any premium paid, less any applicable fees permitted by law.

The length of the free-look period may vary depending on your state of residence and the terms of your policy.

## Cancellations After the Free-Look Period

If you cancel after the free-look period has expired, any refund will be calculated according to the cancellation provisions in your policy contract and applicable law. Refunds may be prorated based on the remaining coverage term and may be reduced by any applicable administrative fees, if permitted by law.

No refund will be issued for any period during which benefits have been provided, except where required by law.

## Claims and Refund Eligibility

If a claim has been submitted, approved, or paid under your policy, your eligibility for a refund may be limited or eliminated as provided in your policy contract.

## Refund Processing

Approved refunds are generally processed within **10–15 business days** after the cancellation request has been completed and any required documentation has been received. Processing times may vary depending on your financial institution or payment method.

Refunds will generally be issued using the original method of payment whenever possible.

## Automatic Cancellation

Your policy may be canceled by Northstar Assurance for reasons permitted by law, including but not limited to:

- Non-payment of premium
- Material misrepresentation or fraud
- Ineligibility for coverage
- Failure to satisfy policy requirements
- Other reasons allowed under applicable law

When required, advance notice of cancellation will be provided in accordance with state law.

## Effect of Cancellation

Once your cancellation becomes effective, coverage ends as of the cancellation date. Incidents occurring after the effective cancellation date will not be covered.

## Questions

If you have questions about your cancellation or refund, please contact Northstar Assurance Customer Service. We are happy to explain your policy's cancellation provisions and assist you with the process.