

# Terms of Service

**Effective Date:** January 1, 2026

Welcome to **Northstar Assurance**. These Terms of Service ("Terms") govern your access to and use of our website, products, services, and e-bike protection plans. By purchasing a policy, using our website, or utilizing our services, you agree to these Terms.

## 1. Acceptance of Terms

By using our services, you acknowledge that you have read, understood, and agree to be bound by these Terms and all applicable laws and regulations.

## 2. Eligibility

To purchase a Northstar Assurance policy, you must:

- Be at least 18 years of age.
- Have the legal authority to enter into a binding agreement.
- Provide complete and accurate information during enrollment.
- Own or have a legal insurable interest in the covered e-bike.

## 3. Coverage

Coverage is subject to the terms, conditions, exclusions, limitations, and deductibles outlined in your individual policy contract.

Your policy booklet governs all coverage determinations. In the event of any conflict between these Terms and your policy, the policy contract will control.

## 4. Customer Responsibilities

Policyholders agree to:

- Provide truthful and accurate information.
- Maintain the e-bike according to the manufacturer's recommendations.
- Promptly report any covered incident.
- Cooperate during the claims process.
- Notify Northstar Assurance of any changes that may affect coverage.

Failure to comply with these responsibilities may affect eligibility for benefits.

## **5. Claims**

Claims must be submitted in accordance with the procedures described in your policy.

Northstar Assurance reserves the right to request documentation, including but not limited to:

- Proof of ownership
- Purchase receipt
- Police report (when applicable)
- Maintenance records
- Photographs of the damage
- Repair estimates

Providing false or misleading information may result in claim denial and possible legal action.

## **6. Payments**

Premium payments are due according to your payment schedule.

Failure to make timely payments may result in cancellation or lapse of coverage, subject to applicable law.

Returned payments and declined transactions may be subject to additional processing fees where permitted by law.

## **7. Cancellation**

You may cancel your policy at any time by contacting Customer Service.

Refunds, if applicable, are governed by your policy's cancellation provisions and applicable state law.

Northstar Assurance reserves the right to cancel or non-renew coverage as permitted by law and in accordance with your policy.

## **8. Fraud Prevention**

Any attempt to obtain benefits through fraud, misrepresentation, or intentional concealment of material facts may result in:

- Claim denial

- Policy cancellation
- Recovery of improperly paid benefits
- Referral to law enforcement
- Civil or criminal penalties where permitted by law

## **9. Website Use**

You agree not to:

- Use the website for unlawful purposes.
- Attempt to interfere with website operations.
- Upload malicious software or harmful code.
- Access restricted systems without authorization.
- Copy or reproduce website content without written permission.

## **10. Intellectual Property**

All trademarks, logos, graphics, text, images, and website content are the exclusive property of Northstar Assurance or its licensors and may not be reproduced without prior written consent.

## **11. Disclaimer**

Northstar Assurance makes reasonable efforts to maintain accurate information on its website but does not guarantee that all content is complete, current, or error-free.

Website information is provided for general informational purposes and does not modify or replace the terms of your insurance policy.

## **12. Limitation of Liability**

To the fullest extent permitted by law, Northstar Assurance shall not be liable for indirect, incidental, consequential, special, or punitive damages arising from the use of its website or services.

Nothing in these Terms limits any rights that cannot legally be waived.

## **13. Privacy**

Your use of our services is also governed by our Privacy Policy, which explains how we collect, use, store, and protect your personal information.

## **14. Changes to These Terms**

Northstar Assurance may update these Terms from time to time. Updated Terms become effective upon posting unless otherwise required by law.

Continued use of our services constitutes acceptance of any revised Terms.

## **15. Governing Law**

These Terms shall be governed by the laws of the state identified in your policy or otherwise applicable under governing law, without regard to conflict of law principles.

## **16. Contact Us**

If you have questions regarding these Terms of Service, please contact:

**Northstar Assurance**

Customer Service Department

Business Hours: Monday–Friday

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