

# TERMS OF USE

**Last Updated: April 2026**

**1. ACCEPTANCE OF TERMS** These Terms of Use ("Terms") govern your access to and use of the AssuredFlow platform and all associated services, websites, and agentic workflows (collectively, the "Service") provided by AssuredIQ.ai, Inc. ("AssuredIQ," "we," "us," or "our"). By accessing or using the Service, you ("Customer," "User," or "you") agree to be bound by these Terms.

**2. ENTERPRISE LICENSE AND ACCESS** Subject to your compliance with these Terms and any applicable Master Services Agreement (MSA), AssuredIQ grants you a limited, non-exclusive, non-transferable license to access and use the Service solely for your internal business operations. You may not reverse-engineer, decompile, or attempt to extract the source code or underlying agentic logic of the Service.

**3. DATA AND AI ORCHESTRATION** AssuredIQ provides an autonomous orchestration layer for managing insurance lifecycles.

- **Customer Data:** You retain all rights to the data, policy information, and customer records you submit to the Service. You grant AssuredIQ a license to process this data solely to provide and improve the Service.
- **Agentic Processing:** You acknowledge that the Service utilizes artificial intelligence and automated agents to process data and recommend state transitions. While AssuredIQ engineers the Service for high-scale precision (where "Risk Meets Reason"), you remain solely responsible for the final binding, underwriting, and compliance decisions made utilizing the Service.

**4. INTELLECTUAL PROPERTY** All intellectual property rights in the Service—including but not limited to the AssuredFlow architecture, system designs, APIs, AI models, and the "Risk Meets Reason" trademark—are the exclusive property of AssuredIQ.ai, Inc.

**5. SECURITY AND COMPLIANCE** AssuredIQ implements enterprise-grade, industry-standard security measures to protect your data. However, you are responsible for maintaining the confidentiality of your API keys, administrative credentials, and account access.

**6. LIMITATION OF LIABILITY** To the maximum extent permitted by law, AssuredIQ shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including loss of profits, data, or business opportunities arising out of your use of the Service.

**7. GOVERNING LAW** These Terms shall be governed by and construed in accordance with the laws of the State of New Jersey, without regard to its conflict of law principles.