

## **Terms of Service for [whatscovered.co](https://whatscovered.co)**

**Effective Date:** 3/7/25

### **1. Acceptance of Terms**

By accessing and using the [whatscovered.co](https://whatscovered.co) website (“Service”), you agree to be bound by these Terms of Service (“Terms”) and our Privacy Policy. If you do not agree with these Terms, please do not use our Service.

### **2. Modification of Terms**

We reserve the right to update or modify these Terms at any time without prior notice. Any changes will be posted on this page with an updated effective date. Your continued use of the Service constitutes your acceptance of the revised Terms.

### **3. Description of Service**

[whatscovered.co](https://whatscovered.co) provides an analysis of homeowners insurance policy coverage documents. By uploading your document, you receive an explanation of your coverage details. Additionally, if you provide your email address, we may send you an advanced report with further insights and future communications. Future services may include assistance in exploring better coverage options.

### **4. User Responsibilities and Representations**

- **Accurate Information:** You agree to provide accurate, current, and complete information when using our Service.
- **Document Ownership:** You confirm that you own or have the legal right to upload the insurance policy documents and that such documents do not contain confidential information that you are not authorized to disclose.
- **Appropriate Use:** You agree not to misuse the Service. This includes, but is not limited to, interfering with the operation of the Service, uploading harmful or malicious content, or attempting to gain unauthorized access to our systems.

### **5. Intellectual Property**

All content, features, and functionality on [whatscovered.co](https://whatscovered.co), including but not limited to text, graphics, logos, and software, are the property of [whatscovered.co](https://whatscovered.co) or its licensors and are protected by applicable intellectual property laws. You agree not to reproduce, distribute, modify, or create derivative works without our express written permission.

### **6. Disclaimer of Warranties**

- **Service Provided “As Is”:** The Service is provided on an “as is” and “as available” basis without warranties of any kind, either express or implied.
- **No Professional Advice:** The information provided is for informational purposes only and should not be construed as legal, insurance, or financial advice. You should consult with a professional for advice tailored to your situation.
- **Limitations:** While we strive for accuracy, we do not warrant that the analysis or reports are error-free or meet your specific requirements.

## **7. Limitation of Liability**

To the fullest extent permitted by law, whatscovered.co and its affiliates, officers, agents, or employees shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising from or related to your use of the Service, even if advised of the possibility of such damages. Our total liability, whether in contract, warranty, tort (including negligence), or otherwise, shall not exceed the amount paid by you, if any, for accessing the Service.

## **8. Indemnification**

You agree to indemnify, defend, and hold harmless whatscovered.co, its affiliates, and their respective officers, directors, employees, and agents from any claims, liabilities, damages, losses, or expenses arising out of or in any way connected with your access to or use of the Service, or your violation of these Terms.

## **9. Governing Law and Dispute Resolution**

These Terms are governed by and construed in accordance with the laws of the jurisdiction in which whatscovered.co operates, without regard to its conflict of law principles. Any disputes arising from these Terms shall be resolved through binding arbitration or in the appropriate courts located within the jurisdiction, as mutually agreed.

## **10. Termination**

We reserve the right to terminate or suspend your access to the Service immediately, without prior notice or liability, for any reason, including if you breach these Terms. Upon termination, your right to use the Service will immediately cease.

## **11. Third-Party Links and Services**

The Service may contain links to third-party websites or services that are not owned or controlled by whatscovered.co. We are not responsible for the content or practices of these third parties. Your use of such websites or services is at your own risk and subject to their respective terms.

## **12. Changes to the Service**

whatscovered.co reserves the right to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that we shall not be liable to you or any third party for any modification, suspension, or discontinuance of the Service.

## **13. Contact Information**

If you have any questions about these Terms, please contact us at:

Email: [whatscovered@gmail.com](mailto:whatscovered@gmail.com)