

# Terms of Use

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Last Updated: December 30, 2025

## 1. Acceptance of Terms

By accessing or using this website, creating an account, or participating in any Better Insurance pre-launch programs, you agree to be bound by these Terms of Use, our Privacy Policy, and all applicable legal agreements including the Better Insurance Client Contract.

## 2. User Eligibility

All Better Insurance Clients must be 18 years of age or older in order to enter into the legally binding contract that governs their coverage, refund eligibility, claims processing, and all other aspects of their relationship with Better Insurance Mutual Company LLC. Minors under the age of 18 may be covered under a parent or legal guardian's policy, with that adult bearing full contractual responsibility.

## 3. Membership and Registration

Registration and access to Better Insurance services are granted upon completion of the client onboarding process and Contract Approval.

Client Status is achieved when an individual:

- Completes registration
- Agrees to Better Insurance policies and processes via contract
- Receives Contract Approval
- Activates premium payments
- Accepts mutual membership responsibilities

Multi-driver accounts incur fixed contract fees. Clients with zero accident history may insure additional vehicles without added charges. Terms are detailed within the Client Contract.

## 4. Use of Website Content

All content, materials, and intellectual property on this website are owned by Better Insurance Mutual Company LLC. No part may be copied, reproduced, distributed, or repurposed without written permission.

## **5. Fraud and Misrepresentation**

Any intentional deception, fraud, or material misrepresentation during registration, referral use, or claims processing will result in contract termination, forfeiture of Client Refund balances, and permanent ineligibility for future service.

## **6. Dispute Resolution**

You agree to attempt good-faith resolution with Better Insurance before initiating legal action. A minimum of 15 business days must be given for written response. If unresolved, disputes shall be subject to binding arbitration under the laws of the Client's home state.

## **7. 3-Month Cap Limit**

Clients agree to participate in the 3-Month Cap Limit program in lieu of traditional deductibles. Terms, use limitations, and renewal timelines are outlined in the Client Contract.

## **8. Refunds and Unrealized Risk Bonuses (URBs)**

Client Refunds and URBs are subject to performance and eligibility requirements. Full details are available in the Client Contract. No refunds are guaranteed without compliance.

## **9. Wave Funding and Pricing**

Clients acknowledge that a temporary \$10 surcharge may be applied during claim-heavy periods. Clients will be notified via newsletter, and the surcharge will be lifted when liabilities are balanced.

## **10. Termination of Access**

Better Insurance reserves the right to terminate user access or revoke privileges at any time in response to violations of these Terms, the Privacy Policy, or the Client Contract.

## **11. Governing Law**

These Terms are governed by the laws of the State of Indiana. All legal matters shall be resolved in accordance with Indiana state jurisdiction unless otherwise required by a Client's home state law.

## **12. Contact Information**

Questions or disputes regarding these Terms may be submitted to:

[oversight@betterinsuranceco.com](mailto:oversight@betterinsuranceco.com)

Headquarters: Indiana, USA