

Silvur Insurance Services LLC Terms of Use

Effective as of: August 2026

At Silvur Insurance Services LLC (“Silvur,” “we,” “us” or “our”), we believe that peace of mind and confidence in retirement comes from financial stability that is specifically suited to your particular goals and dreams.

These Terms of Use (the “Terms”), which include Silvur Insurance Service’s [Privacy Policy](#), govern your use of and access to our website located at www.silvurinsurance.com and any subdomain of silvurinsurance.com, including but not limited to those identified in the Partnership section of this agreement and those that are titled and described as being “Powered by Silvur” (the “Website”), and any services which are provided, offered or made available by us through the Website, (the “Services”). By using or browsing the Website or Services, you are acknowledging that you have read, understood and accept these Terms. If you do not agree to these Terms, do not access or use the Website or Services.

Silvur has partnered with FourLeaf Federal Credit Union (“Financial Institution”) to offer Silvur Insurance’s Medicare and insurance-related services, which are made available in conjunction with the Financial Institution’s branding.

If your access to or use of the Website or Services is prohibited by applicable law, you are not authorized to access or use either. We are not responsible if you access or use the Website or Services in any manner that violates applicable law.

This Notice is available to persons with disabilities. To access this Notice in an alternative, downloadable format, please click [here](#).

If you have any questions or comments, we are always listening at support@silvurinsurance.com.

THIS AGREEMENT CONTAINS (1) AN ARBITRATION PROVISION; (2) A WAIVER OF RIGHTS TO BRING A CLASS ACTION AGAINST US; AND (3) A RELEASE BY YOU OF ALL CLAIMS FOR DAMAGE AGAINST US THAT MAY ARISE OUT OF YOUR USE OF THE Website & SERVICES. BY USING THE Website & SERVICES, YOU AFFIRM THAT YOU AGREE TO THESE PROVISIONS.

In general, references to “Silvur” on the Website refer to “Silvur Insurance Services LLC.” However, for purposes of these Terms, the term “Silvur” refers collectively to Silvur Insurance Services Inc., as well as their respective affiliates, partners, agents and employees.

1. Changes to the Terms

We may, at our discretion, modify, update, add to, discontinue, remove or otherwise change these Terms at any time. When we revise these Terms, we will post a revised version on the Website. You

are free to decide whether or not to accept a revised version of these Terms, but accepting these Terms, as revised, is required for your continued access to and use of the Website and Services. Each time you use the Website and Services, you should review the current Terms. It is your responsibility to review the Terms for updates or changes. If you do not agree to these Terms or any revised version of these Terms, your sole recourse is to terminate your access to and use of the Website and Services. Your continued use of the Website and Services constitutes your acceptance of such modifications and your agreement to be bound by these Terms.

2. No Investment Recommendations or Advice

Articles, commentaries, projections, investment plans and other content provided by Silvur on or through the Website are for illustrative or educational purposes only and do not constitute investment, financial planning, legal or tax advice, or an offer to buy, sell or hold any security. SILVUR IS NOT A FINANCIAL PLANNER, BROKER OR TAX ADVISOR. Forecasts or projections of investment outcomes in investment plans are estimates only, based upon numerous assumptions about future capital markets returns and economic factors. As estimates, they are imprecise and hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Diversification does not ensure a profit or protect against a loss in a declining market. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Investing entails risk including the possible loss of principal and there is no assurance that any investment will provide positive performance over any period of time.

You agree you are responsible for your own investment research and investment decisions, that Silvur is only one of many tools you may use as part of a comprehensive investment education process, that you should not and will not rely on Silvur as the primary basis of your investment decisions and, except as otherwise provided for herein, Silvur will not be liable for any decisions/ or actions you take or authorize third parties to take on your behalf based on information you receive or information you otherwise see on our Website. Accordingly, before making any final decisions or implementing any financial strategy, you should consider obtaining additional information and advice from your accountant or other financial advisors who are fully aware of your individual circumstances.

Similarly, any content related to Medicare or health insurance provided by Silvur on or through the Website, including any made under the Financial Institution's branding, is for educational and informational purposes only and is not intended to constitute professional insurance, medical, or healthcare advice. Insurance services, including Medicare plan comparisons and licensed insurance agent consultations, are provided exclusively by Silvur, an independently licensed insurance agency, and not by the Financial Institution. NEITHER SILVUR NOR THE FINANCIAL

INSTITUTION IS PROVIDING MEDICAL ADVICE OR ACTING AS AN INSURANCE PROVIDER ON BEHALF OF THE FINANCIAL INSTITUTION.

3. Use of the Website, Services & User Accounts

***3.1 Proprietary Rights.** *The material contained within the Website may not be copied, republished, incorporated into another website or reproduced (whether by linking, framing, or any other method), transmitted, distributed, uploaded, posted, used to create a derivative work or exploited in any other way without the express written consent of Silvur. Title to and ownership of the Website and Services, including all intellectual property rights, are and shall remain the exclusive property of Silvur and our affiliates, suppliers and licensors, and, subject to the limited rights and license expressly granted hereunder, Silvur and our licensors retain all right, title and interest in and to the Website and Services and in and to all of Silvur's other intellectual property rights. No intellectual property or other rights or licenses are granted or otherwise provided by Silvur under these Terms, by implication, estoppel or otherwise, beyond those expressly set forth herein. Subject to these Terms, we hereby grant you a limited, revocable, personal, non-exclusive, and non-transferable right and license to access and use the Services solely for your personal, non-commercial, entertainment purposes. Except as expressly provided by these Terms or as otherwise expressly permitted by us, you may not use, modify, disassemble, decompile, reverse engineer, reproduce, distribute, rent, sell, license, publish, display, download, transmit, or otherwise exploit the Services in any form by any means. Without limiting the foregoing, you agree not to (and not to allow any third party to): (a) use any robot, spider, scraper, or other automatic or manual device, process, or means to access or copy the Services; (b) take any action that imposes or may impose (in our sole determination) an unreasonable or a disproportionately large load on the Services or our infrastructure; (c) utilize any device, software, or routine that will interfere or attempt to interfere with the functionality of the Services; (d) rent, lease, copy, provide access to or sublicense any portion of the Services to a third party; (e) use any portion of the Services to provide, or incorporate any portion of the Services into, any product or service provided to a third party; (f) remove or obscure any proprietary or other notices contained in the Services; or (g) use the Services for any illegal or unauthorized purpose. We may, but are not obligated to, monitor your use of the Services. You shall immediately notify Silvur of any violation of the restrictions or limitations on use or access to the Website or Services. Silvur may also suspend or terminate your account and/or access to the Website or Services at any time and for any reason (or no reason), in its sole discretion.

***3.2 Your Content.** *You may provide input to the Services ("Input"), and receive output generated and returned by the Services based on the Input ("Output"). Input and Output are collectively "Content."

You represent and warrant that you have all rights, and have provided any notices and obtained any consents, that are necessary for us to process any Inputs you submit to the Services in accordance with our Terms. You also represent and warrant that your submission of Inputs to us will not violate our Terms or any laws applicable to those Inputs—including intellectual property laws and any privacy or data protection laws governing personal information contained in your Inputs. If you submit any personal information to us in connection with your use of the Services, whether as part of your Inputs or otherwise, you acknowledge that our [Privacy Policy](#) governs our use and processing of such personal information.

As between the parties and to the extent permitted by applicable law, you own all Input. Subject to your compliance with these Terms, we hereby assign to you all its right, title and interest in and to Output. This means you can use Content for any purpose, including commercial purposes such as sale or publication, if you comply with these Terms.

We may use Content to provide and maintain the Services, comply with applicable law, and enforce our policies. You are responsible for Content, including for ensuring that it does not violate any applicable law or these Terms.

Due to the nature of machine learning, Output may not be unique across users and the Services. Responses that are requested by and generated for other users are not considered your Content.

We are constantly working to improve our Services to make them more accurate, reliable, safe and beneficial. Given the probabilistic nature of machine learning, use of our Services may in some situations result in incorrect Output that does not accurately reflect real people, places, or facts. Outputs may contain material inaccuracies even if they appear accurate because of their level of detail or specificity. The Services and any Outputs may not reflect correct, current, or complete information. We make no representations or warranties with respect to the accuracy of any Outputs. You should evaluate the accuracy of any Output as appropriate for your use case, including by using human review of the Output.

Without limiting the foregoing, any Output related to Medicare options, health insurance plans, or insurance coverage is for informational purposes only and does not constitute a recommendation or endorsement by the Financial Institution. Users should consult directly with a licensed insurance agent before making any insurance or Medicare enrollment decisions.

***3.3 Silvr Content.** *Silvr may provide certain information and other content on, through or to the Website and other Services, including all such information, content, data, graphics, communications, video, music, movies, data, text, software, sound, photographs, graphics, messages and other materials originating from Silvr (or its non-user licensors) and made available through the Website or other Services, as well as any Silvr logos, marks, names or designs (“Silvr Content”). Silvr and its licensors own and reserve all rights, title and interest, including all worldwide intellectual property rights, in and to all Silvr Content. You will not remove, alter or

conceal any copyright, trademark, service mark or other proprietary rights notices incorporated in or accompanying Silvr Content. You will not, and have not rights to, reproduce, modify, adapt, prepare derivative works based on, perform, display, publish, distribute, transmit, broadcast, sell, license or otherwise exploit Silvr Content.

***3.4 Silvr Marks and Trade Dress.** *Silvr's name and logo are trademarks of Silvr, and may not be copied, imitated or used, in whole or in part, without the prior written permission of Silvr. In addition, all page headers, custom graphics, button icons and scripts are service marks, trademarks and/or trade dress of Silvr, and may not be copied, imitated or used, in whole or in part, without the prior written permission of Silvr.

The Financial Institution's name and logo are trademarks of the Financial Institution, and may not be copied, imitated or used, in whole or in part, without the prior written permission of the Financial Institution.

***3.5 No Reliance on Content.** *All Silvr Content are provided for your convenience only on an "as is" basis without warranty of any kind.

***3.6 Age & Residency Requirements.** *You must be at least 18 years of age or older to sign-up or register for, or install or use, the Website or Services. Our Website is available only to residents of the United States and is not available to and should not be accessed or used by residents of other nations including, but not limited to, the European Economic Area ('EEA').

***3.7 Electronic Communications.** *Silvr's outgoing and incoming emails are electronically archived and subject to review and/or disclosure to parties other than the recipient.

***3.8 Confidentiality.** *Silvr has taken reasonable steps to ensure the confidentiality and security of information taken through the Website and transmitted via the Internet. However, unexpected changes in technology may be used by unauthorized third parties to intercept confidential information and we cannot be responsible should confidential information be intercepted and subsequently used by an unintended recipient.

4. Privacy & Your Personal Information

For information about Silvr's privacy and data protection practices, please read Silvr's [Privacy Policy](#). Our privacy policy explains how Silvr collects, uses and shares your information that you provide when you access the Website. Please note that certain personal information Silvr collects on behalf Medicare Advantage organizations/stand-alone drug plans is Protected Health Information subject to the Health Insurance Portability and Accountability Act (HIPAA) and Silvr is subject to contractual and legal obligations under HIPAA such that the terms of this [Privacy Policy](#) do not apply to this information.

5. Partnerships

To make the peace of mind and confidence in retirement that Silvur strives to help provide its customers more widely available, Silvur partners with various businesses and institutions who offer Silvur to their customers and clients free of charge. The Financial Institution's role is limited to making Silvur's services available to its members as a referral partner. The Financial Institution does not provide, underwrite, or guarantee any insurance products or services offered through the Website. Insurance services are provided solely by Silvur, an independently licensed insurance agency. Silvur represents that it and its insurance agents hold all licenses required under applicable state insurance laws to offer the insurance products and services made available through the Website. To confirm if a business or institution that you work with or serviced by offers Silvur to its clients, please contact support@silvurinsurance.com

6. Disclaimer of Warranties

YOU EXPRESSLY UNDERSTAND AND AGREE THAT:

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, YOUR ACCESS TO AND USE OF THE SERVICES AND ALL INFORMATION, PRODUCTS, AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE THROUGH THE SERVICES (INCLUDING THE Website) ARE AT YOUR OWN RISK AND SILVUR SHALL NOT BE LIABLE FOR ANY INABILITY TO USE, OR ANY DELAYS, ERRORS OR OMISSIONS WITH RESPECT TO THE SERVICES. NEITHER SILVUR NOR THE FINANCIAL INSTITUTION OFFERING THE SILVUR INSURANCE SERVICES SHALL BE LIABLE FOR ANY SUCH INABILITY TO USE, DELAYS, ERRORS OR OMISSIONS. THE SERVICES (INCLUDING THE Website), SILVUR CONTENT AND USER CONTENT AND ALL MATERIALS, INFORMATION, PRODUCTS AND SERVICES INCLUDED THEREIN, ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. SILVUR EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, RELATING TO THE SERVICES (INCLUDING THE Website), SILVUR CONTENT AND USER CONTENT, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

SILVUR MAKES NO WARRANTY THAT (i) THE SERVICES WILL MEET YOUR REQUIREMENTS, (ii) THE SERVICES WILL BE UNINTERRUPTED, AVAILABLE FOR USE AT ANY GIVEN TIME, TIMELY, SECURE, OR ERROR-FREE, (iii) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICES WILL BE ACCURATE, RELIABLE OR OTHERWISE MEET YOUR EXPECTATIONS, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICES WILL MEET YOUR EXPECTATIONS OR (v) ANY ERRORS IN ANY SOFTWARE AVAILABLE THROUGH THE SERVICES WILL BE CORRECTED.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF OR LIMITATIONS OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSIONS AND LIMITATIONS MAY NOT APPLY TO YOU. HOWEVER, ANY LIMITATION WILL BE CONSTRUED TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW.

7. Limitation of Liability.

YOU EXPRESSLY UNDERSTAND AND AGREE THAT, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, SILVUR, AND ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, PUBLISHERS, COLLABORATORS, BUSINESS PARTNERS AND LICENSORS, SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, ARISING OUT OF OR IN CONNECTION WITH YOUR ACCESS TO OR USE OF THE Website OR SERVICES OR ANY INFORMATION, PRODUCTS, OR OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE THROUGH THE Website OR SERVICES, INCLUDING, BUT NOT LIMITED TO, ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, PERSONAL INJURY, PAIN AND SUFFERING, EMOTIONAL DISTRESS, LOSS OF REVENUE, LOSS OF PROFITS, LOSS OF BUSINESS OR ANTICIPATED SAVINGS, LOSS OF USE, LOSS OF GOODWILL, LOSS OF DATA, AND WHETHER CAUSED BY TORT (INCLUDING NEGLIGENCE), BREACH OF CONTRACT, OR OTHERWISE, EVEN IF FORESEEABLE. WITHOUT LIMITING THE FOREGOING AND TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN THE EVENT YOU OR ANY OTHER PERSON OR ENTITY IS ENTITLED TO DIRECT DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR ACCESS, USE, OR INABILITY TO ACCESS OR USE, THE Website OR SERVICES OR ANY INFORMATION, PRODUCTS, OR OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE THROUGH THE Website OR SERVICES, THE COLLECTIVE LIABILITY OF SILVUR, OUR AFFILIATES, AND OUR AND THEIR RESPECTIVE EMPLOYEES, OFFICERS, DIRECTORS, AND AGENTS, (REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, TORT, OR OTHERWISE) WILL NOT EXCEED \$100.

THE FOREGOING LIMITATION EXTENDS TO AND PROTECTS THE FINANCIAL INSTITUTION AND ITS AFFILIATES, EMPLOYEES, OFFICERS, DIRECTORS, AND AGENTS ON THE SAME BASIS AS SILVUR. NOTWITHSTANDING THE FOREGOING.

THE LIMITATIONS IN THIS SECTION DO NOT AFFECT ANY LIABILITY THAT CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

8. Dispute Resolution by Binding Arbitration, Jury Trial Waiver and Class Action Waiver

FOR ANY AND ALL CONTROVERSIES, DISPUTES, DEMANDS, CLAIMS, OR CAUSES OF ACTION BETWEEN YOU AND US (INCLUDING THE INTERPRETATION AND SCOPE OF THIS SECTION AND THE ARBITRABILITY OF THE CONTROVERSY, DISPUTE, DEMAND, CLAIM, OR CAUSE OF ACTION) RELATING TO THE Website OR SERVICES OR THESE TERMS (AS WELL AS ANY RELATED OR PRIOR AGREEMENT THAT YOU MAY HAVE HAD WITH US), YOU AND WE AGREE TO RESOLVE ANY SUCH CONTROVERSY, DISPUTE, DEMAND, CLAIM, OR CAUSE OF ACTION EXCLUSIVELY THROUGH BINDING AND CONFIDENTIAL ARBITRATION. In the event of any such controversy, dispute, demand, claim, or cause of action, the complaining party must notify the other party in writing thereof. Within 30 days of such notice, you and we agree to use reasonable efforts to attempt to resolve the dispute in good faith. If you and we do not resolve the dispute within 30 days after such notice, the complaining party may seek remedies exclusively through arbitration. Except as otherwise expressly provided by applicable law, the demand for arbitration must be made within a reasonable time after the controversy, dispute, demand, claim, or cause of action in question arose, and in any event within two years after the complaining party knew or should have known of the controversy, dispute, demand, claim, or cause of action.

The arbitration will take place in the federal judicial district of your residence. As used in this Section, “we” and “us” mean Silvur and its subsidiaries, affiliates, predecessors, successors, and assigns and all of our and their respective employees, officers, directors, agents, and representatives. In addition, “we” and “us” include any third party providing any product, service, or benefit in connection with the Services or these Terms (as well as any related or prior agreement that you may have had with us) if such third party is named as a co-party with us in any controversy, dispute, demand, claim, or cause of action subject to this Section.

Arbitration will be subject to the Federal Arbitration Act and not any state arbitration law. The arbitration will be conducted before one commercial arbitrator from the American Arbitration Association (“AAA”) with substantial experience in resolving commercial contract disputes. As modified by these Terms, and unless otherwise agreed upon by the parties in writing, the arbitration will be governed by the AAA’s Commercial Arbitration Rules and, if the arbitrator deems them applicable, the Supplementary Procedures for Consumer Related Disputes (collectively, the “Rules and Procedures”). You should review this Section carefully. To the maximum extent permitted by applicable law, YOU ARE GIVING UP YOUR RIGHT TO GO TO COURT to assert or defend your rights EXCEPT for matters that you file in small claims court in the state or municipality of your residence or as otherwise provided in the Rules and Procedures within the jurisdictional limits of the small claims court and as long as such matter is only pending in that court.

Additionally, notwithstanding the agreement to arbitrate included in this Section, you and we may seek emergency equitable relief in federal court if it has jurisdiction or, if it does not, in a state court

located in the federal judicial district of your residence in order to maintain the status quo pending arbitration, and you and we hereby agree to submit to the exclusive personal jurisdiction of the courts located within the federal judicial district of your residence for such purpose. A request for interim measures will not be deemed a waiver of the obligation to arbitrate.

Your rights will be determined by a NEUTRAL ARBITRATOR and NOT A JUDGE OR JURY. You are entitled to a FAIR HEARING, BUT the arbitration procedures may be SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. Arbitrators' decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT.

You and we must abide by the following rules: (A) ANY CLAIMS BROUGHT BY YOU OR US MUST BE BROUGHT IN THE PARTY'S INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING; (B) THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS; MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING; AND MAY NOT AWARD CLASS-WIDE RELIEF; (c) we will pay as much of your filing and hearing fees in connection with the arbitration as required by the Rules and Procedures and/or as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive as compared to the cost of litigation; (d) we also reserve the right, in our sole and exclusive discretion, to assume responsibility for any or all of the costs of the arbitration; (e) the arbitrator will honor claims of privilege and privacy recognized at law; (f) the arbitration will be confidential, and neither you nor we may disclose the existence, content, or results of any arbitration, except as may be required by applicable law or for purposes of enforcement of the arbitration award; (g) subject to the limitation of liability provisions of these Terms, the arbitrator may award any individual relief or individual remedies that are expressly permitted by applicable law; and (h) each party will pay its own attorneys' fees and expenses, unless there is a statutory provision that requires the prevailing party to be paid its fees and litigation expenses and the arbitrator awards such attorneys' fees and expenses to the prevailing party, and, in such instance, the fees and costs awarded will be determined by the applicable law.

This Section will survive termination of these Terms as well as any voluntary payment of any debt in full by you or any bankruptcy by you or us. With the exception of subparts (a) and (b) of this Section (prohibiting arbitration on a class or collective basis), if any part of this Section is deemed to be invalid, unenforceable, or illegal, or otherwise conflicts with the Rules and Procedures, then the balance of this Section will remain in effect and will be construed in accordance with its terms as if the invalid, unenforceable, illegal, or conflicting part was not contained herein. If, however, either subpart (a) or (b) of this Section is found to be invalid, unenforceable, or illegal, then the entirety of this Section will be null and void, and neither you nor we will be entitled to arbitration. If for any reason a controversy, dispute, demand, claim, or cause of action proceeds in court rather than in arbitration, the controversy, dispute, demand, claim, or cause of action will be exclusively

brought in federal court if it has jurisdiction or, if it does not, in a state court located in the federal judicial district of your residence.

If you wish to opt out of the agreement to arbitrate included in this Section, you must notify us of your election in writing within 30 days of the date that you first became subject to these Terms, or within 30 days of the effective date of any material change to these Terms, by sending an email to us at service@silvurinsurance.com. Your opt-out notice must include your name, address, phone number, and email address.

9. Indemnification

You agree to defend, indemnify, and hold the Financial Institution, Silvur, and their officers, directors, employees, agents, publishers, collaborators and business partners harmless from and against any and all claims, liabilities, damages, losses, and expenses, including without limitation reasonable attorney's fees and costs, arising out of or in any way connected with (i) your access to or use of the Website, other Services, Silvur Content and User Content; (ii) your violation of these Terms; (iii) your violation of any applicable laws, rules or regulations; (iv) any User Content posted, uploaded, provided or otherwise Shared by you; or (v) any interactions or disputes between you and another user.

10. Modification to Website

We may at any time and from time to time to modify or discontinue, temporarily or permanently, the Website (or any part thereof) with or without notice. We shall not be liable to you or to any third party for any modification, suspension or discontinuance of the Website.

11. Additional User Representations

You acknowledge, represent and warrant that: (a) your installation use of the Services will not violate any local, state or federal laws that apply to you; (b) you have read and fully understand these Terms; (c) you have due authority and adequate legal capacity to enter into these Terms; and (d) you are more than 18 years of age and are fully able and competent to enter into and comply with the terms, conditions, obligations, affirmations, representations, and warranties set forth in these Terms.

In addition to your other representations and warranties in these Terms, you represent and warrant that you will not access or use the Services to engage in any illegal, fraudulent, or other illicit activity.

12. THIRD-PARTY WEBSITES AND CONTENT

The Services may contain (or you may be sent via the Site) links to other websites ("Third-Party Websites") as well as articles, photographs, text, graphics, pictures, designs, music, sound, video, information, applications, software, and other content or items belonging to or originating from third parties ("Third-Party Content"). Such Third-Party Websites and Third-Party Content are not investigated, monitored, or checked for accuracy, appropriateness, or completeness by us, and we are not responsible for any Third-Party Websites accessed through the Services or any Third-Party Content posted on, available through, or installed from the Services, including the content, accuracy, offensiveness, opinions, reliability, privacy practices, or other policies of or contained in the Third-Party Websites or the Third-Party Content. Inclusion of, linking to, or permitting the use or installation of any Third-Party Websites or any Third-Party Content does not imply approval or endorsement thereof by us. If you decide to leave the Services and access the Third-Party Websites or to use or install any Third-Party Content, you do so at your own risk, and you should be aware these Legal Terms no longer govern. You should review the applicable terms and policies, including privacy and data gathering practices, of any website to which you navigate from the Services or relating to any applications you use or install from the Services. Any purchases you make through Third-Party Websites will be through other websites and from other companies, and we take no responsibility whatsoever in relation to such purchases which are exclusively between you and the applicable third party. You agree and acknowledge that we do not endorse the products or services offered on Third-Party Websites and you shall hold us blameless from any harm caused by your purchase of such products or services. Additionally, you shall hold us blameless from any losses sustained by you or harm caused to you relating to or resulting in any way from any Third-Party Content or any contact with Third-Party Websites.

13. General Information

These Terms constitutes the entire agreement between you and Silvur and supersedes any prior agreements, understandings or arrangements between you and Silvur. You may not assign any rights or delegate any obligations under these Terms, in whole or in part, whether voluntarily or by operation of law, without the prior written consent of Silvur. Any purported assignment or delegation by you without the appropriate prior written consent of Silvur will be null and void. Silvur may freely assign any rights under these Terms without your consent. The failure or delay of Silvur to exercise or enforce any right or provision of these Terms shall not constitute a waiver of such right or provision. If any provision of these Terms is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision to the full extent consistent with applicable law, and the other provisions of these Terms remain in full force and effect. You and Silvur are independent contractors and no agency, partnership, joint venture, employee-employer or franchiser-franchisee

relationship is intended or created by these Terms. The section titles in these Terms are for convenience only and have no legal or contractual effect.

Silvur may provide notices to you with respect to these Terms, the Website or the Services by posting such notices on the Website or by sending them to you via your e-mail address or other contact address you provide upon registration or setting up your Account. You consent to the use of: (a) electronic means to complete these Terms and to provide you with any notices given pursuant to these Terms; and (b) electronic records to store information related to these Terms or your use of the Services. You will be considered to have received a notice from us regarding the Services when we send it to the email address or physical address we have in our records for you or when we post such notice on the Website.

14. Vulnerability Reports, Violations and Comments

Please report any violations of these Terms or provide any comments or questions by emailing us at support@silvurinsurance.com. You agree, however, that: (i) by submitting ideas regarding the Services (including the Website) to Silvur or any of its employees or representatives, you automatically forfeit your right to any intellectual property rights in these ideas; and (ii) ideas regarding the Services (including the Website) submitted to Silvur or any of its employees or representatives (including any improvements or suggestions) automatically become the property of Silvur. You hereby assign and agree to assign all rights, title and interest you have in such comments, suggestions, improvements and ideas to Silvur together with all intellectual property rights therein.

To submit a vulnerability report to Silvur Insurance Services LLC's Product Security Team, please utilize the following email legal@silvurinsurance.com

15. Applicable Law

These Terms are entered into in New York, New York and governed by and construed in accordance with the laws of the State of New York without regard to conflict of law principles. Federal law governs copyright, patent and trademark matters.

16. Venue

You agree that the proper forum for claims not subject to arbitration under these Terms (or for enforcement of any arbitration award) will be the state or federal courts located in the Southern District of New York, New York, and you agree to submit to the jurisdiction of these courts for any claims or disputes between you and Silvur, pertaining directly or indirectly to these Terms. With respect to any such proceeding or action brought in such courts, you hereby irrevocably waive, to the fullest extent permitted by law: (a) any objection you may have now or in the future to such

jurisdiction or venue, and (b) any claim that such action or proceeding has been brought in an inconvenient form. Nothing limits either party's right to commence and prosecute any legal or equitable action or proceeding before any court of competent jurisdiction to obtain injunctive or any other form of relief.

If you have any questions about these Terms, please contact us at support@silvurinsurance.com

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