

Terms of Use

Last Updated: August 5, 2025

This End User License Agreement (“Agreement”) is between you (“User” or “You”) and **Antares Technology LLC** (“we,” “us,” or “our”) regarding your use of the **Insurance Quiz App** (“App”).

By downloading, installing, or using the App, you agree to be bound by the terms of this Agreement. If you do not agree to these terms, please do not use the App.

1. License Grant

We grant you a limited, non-exclusive, non-transferable, revocable license to use the App solely for personal, non-commercial educational purposes, in accordance with this Agreement and the terms of the app distribution platform (e.g., Apple App Store, Google Play).

2. Ownership and Intellectual Property

All content, features, and functionality of the App—including but not limited to questions, AI-generated explanations, translations, text, graphics, branding, and software code—are owned by **Antares Technology LLC** or our content providers and are protected by intellectual property laws. You may not copy, modify, distribute, sublicense, reverse engineer, or create derivative works from any part of the App.

3. Restrictions

You agree that you will not:

- Use the App for any unlawful or prohibited purpose;
- Access the App via automated systems or bots;
- Attempt to reverse-engineer or tamper with the App’s software or security features;
- Use the App in a way that could damage, disable, or impair our services or interfere with others’ use.

4. User Accounts

The App uses Firebase Anonymous Authentication to enable features and track progress anonymously. Each session is assigned a unique anonymous user ID and does not collect personally identifiable information. You are responsible for safeguarding access to your device and the App.

5. Educational Disclaimer

The App is provided for educational and informational purposes only and does not guarantee passing any insurance licensing exam. While we strive to provide accurate and helpful content, quiz questions and explanations are generated or assisted by AI and may contain errors or inaccuracies. Use the App at your own discretion.

6. Advertisements and Subscriptions

Non-subscribers may see advertisements powered by Google AdMob. By using the App, you acknowledge that AdMob may collect data as outlined in their privacy policy. You may opt for a subscription (if offered) to remove ads and enhance your experience.

7. Limitation of Liability

To the maximum extent permitted by law, **Antares Technology LLC** shall not be liable for any indirect, incidental, special, consequential, or punitive damages resulting from your use or inability to use the App, even if we were advised of the possibility of such damages.

8. Termination

We reserve the right to terminate or suspend your access to the App at any time, without notice, for conduct that we believe violates this Agreement or is harmful to other users or us.

9. Modifications

We may update this Agreement from time to time. Continued use of the App following any changes indicates your acceptance of the updated terms.

10. Governing Law

This Agreement is governed by and construed in accordance with the laws of the State of California, without regard to its conflict of law provisions.

11. Third-Party Terms

- **Firestore:** Firestore services are governed by their terms and privacy policies: <https://firebase.google.com/terms>
- **Google AdMob:** Ads and related data collection are governed by AdMob's policies: <https://policies.google.com/technologies/ads>
- **OpenAI API:** AI-generated content is provided through OpenAI, subject to their policies: <https://openai.com/policies/privacy-policy>

12. Apple/Google-Specific Terms

This Agreement is between you and **Antares Technology LLC**, not Apple or Google. Apple/Google is not responsible for the App or its content. In case of any warranty issues with the App, you may contact Apple/Google directly for support or refunds.

13. Contact Us

If you have any questions about this Agreement or the App, please contact us:

Antares Technology LLC

Email: support@antaressocial.com