



TERMS OF USE

Freewill Mobile Application (Test Version)

Last updated: February 15, 2026

1. Purpose of the Application (Test Mode)

Freewill is currently operating in **test and pilot mode**.

The Freewill mobile application and related services (the “Services”) are provided **solely for testing, research, demonstration, and feedback purposes**. The Services do **not** currently offer binding insurance products, coverage, or policies.

Nothing in the Services constitutes an offer to sell, solicit, bind, or provide insurance.

2. Nature of the Services

During this test phase, Freewill provides a digital platform that allows users to:

- explore **experimental pricing simulations**;
- visualize **risk, exposure, and driving data concepts**;
- test product features and user experience flows;
- provide feedback to help improve the platform.

All outputs, prices, scores, or scenarios shown are **illustrative only**.

3. No Insurance Coverage

Freewill **does not provide insurance coverage** at this time.

- No policy is issued
- No coverage is in force

- No claim can be submitted
- No payment creates insurance protection

Insurance coverage, if offered in the future, would require separate regulatory approvals, insurer participation, and formal policy documentation.

4. No Professional Advice

The Services do **not** provide insurance, legal, financial, or professional advice.

Any information displayed is experimental and should not be relied upon to make real-world decisions.

5. Eligibility

You must be legally able to enter into a contract and agree that you are participating in a **test product**.

Freewill may restrict or end access at any time without notice.

6. User Responsibilities

You agree to:

- provide accurate information for testing purposes;
 - use the Services safely and lawfully;
 - **never use the Services while actively driving;**
 - understand that results may be incomplete, inaccurate, or change without notice.
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7. Data, Permissions, and Features

Some test features may request access to:

- location services;
- motion or activity data;
- camera access;

- notifications.

Permissions are optional but may affect feature availability.

Data handling is governed by the Privacy Policy below.

8. Availability and Changes

The Services are provided “AS IS” and “AS AVAILABLE.”

Freewill may modify, suspend, or discontinue any part of the Services at any time as part of testing and iteration.

9. Limitation of Liability

To the maximum extent permitted by law, Freewill shall not be liable for any damages arising from use of the Services.

You acknowledge that you are using an **experimental product**.

10. Governing Law

These Terms are governed by the laws of Québec and Canada.

11. Contact

Freewill Auto Inc.

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