**Terms of Use**

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**PLEASE READ THESE TERMS OF USE CAREFULLY BEFORE ACCESSING OR USING THE APP.**

By accessing or using the App or any content, products, data feeds and services provided to you on, from, or through the App or by submitting information through the App, you acknowledge and agree that you have read, understand and are bound by the Terms of Use and the Privacy Policy of the App, which is hereby incorporated by reference. If you do not agree to the Terms, please do not use the App. These Terms of Use govern your access to and use of the App.

**Intellectual Property Notices.** Using our App does not give you ownership of any intellectual property rights in the App or the content you access. The App and content are protected by copyrights, trademarks, service marks or are subject to other proprietary rights. The App or Content may not be copied, reproduced, modified, published, uploaded, transmitted, performed, or distributed in any way. You also agree not to modify, rent, lease, loan, sell, distribute, transmits, broadcast or create derivatives without the express written consent of the Enterprise or applicable owner. You are granted no right or licenses.

Grange, its third parties and its licensors reserve the right to change, suspend, remove or disable access to any content, or other materials comprising a part of the App at any time without notice. Grange will not be liable for making these changes in any event. Grange may also impose limits on the use of or access to certain features or portions of the App, in any case and without notice or liability. Your continued use of the App after we make changes is deemed to be acceptance of those changes, so please check the Policy periodically for updates.

THE USE OF THE APP OR ANY PART OF THE APP, EXCEPT FOR USE OF THE APP AS PERMITTED IN THESE TERMS, IS STRICTLY PROHIBITED AND INFRINGES ON THE INTERLLECTUAL PROPERTY RIGHTS OF OTHERS AND MAY SUBJECT YOU TO CIVIL AND CRIMINAL PENALTIES, INCLUDING MONETARY DAMAGES FOR COPYRIGHT INFRINGEMENT.

Questions regarding the use of any intellectual property provided on the App should be directed to [info@grangeinsurance.com](mailto:info@grangeinsurance.com) or [info@integrityinsurance.com](mailto:info@integrityinsurance.com).

The Quick Estimate User may not (i) remove any copyright, trademark or other proprietary notices from any portion of Quick Estimate; (ii) reproduce, modify, create derivative works based upon, distribute, license, lease, sell, resell, transfer, publicly display, transmit, stream, republish, broadcast or otherwise exploit Quick Estimate except as set forth in this Agreement; (iii) decompile, reverse engineer or disassemble Quick Estimate; or (iv) link to, mirror or frame any portion of Quick Estimate. The Quick Estimate User may only use Quick Estimate for personal, non-commercial use and only in the United States.

**Registration.**

You may be required to provide information about yourself as part of the registration process or as part of your continued access to and use of the App. You agree to use the App only for those purposes that are permitted by these Terms, the Privacy Policy and applicable law, regulation and generally accepted practices in the relevant jurisdictions.

You agree to:

1. Provide true, accurate, current and complete information about yourself when registering or when prompted by the App and
2. Maintaining and promptly updating the Registration Data to keep it true, accurate, current and complete.

If you provide any information that is untrue, inaccurate, non-current or incomplete, or Grange or our third party providers or licensors have reasonable grounds to suspect that such information is untrue, inaccurate, non-current or incomplete, we have the right to suspend or terminate your account or access to the App and refuse any and all current or future use of the App. You also understand and agree that the App may include certain communications from Grange or third parties (ex. Service announcements, administrative messages and other information and alerts), and that these communications are considered part of the App and you will not be able to opt out of receiving them while choosing to use the App and participate in the Quick Estimate program.

**Use.**

Grange grants you a non-exclusive right to access and use the App and the data, material, content or information herein solely for personal use. Your right to access and use the App shall be limited to non-commercial purposes unless you are otherwise expressly authorized by Grange to use the App for commercial purposes. You agree to use the App for only lawful purposes, comply with all rules governing any transactions on and through the App and comply with applicable laws.

By using the App and participating in the Quick Estimate Program you acknowledge and agree:

1. You are of legal age to form a binding contract and hold a driver’s license and are not barred from receiving the App under the laws of the United States or other applicable jurisdiction. (Only persons age 14 or older may use the App.)
2. You agree not to interfere with or disrupt the operation of the App or use the App in any manner that could damage, disable, overburden or impair the App or interfere with any other party’s use or enjoyment of it.
3. You agree not to make the App available over a network or other environment permitting access or use by multiple mobile devices at a time.
4. You agree not to give your account information to any third party or otherwise assign your account information to a third party.
5. You agree not to collect or harvest any personally identifiable information, including account names from the App.
6. You agree not to impersonate or attempt to impersonate Grange, a Grange employee, another user or any other person or entity.
7. You agree not to use any robot, spider or other automatic device, process or means to access the App and its contents for any purpose, including monitoring or copying material within.
8. You agree not to attempt to gain unauthorized access to any account, computer systems or networks associated with Grange or the App.

Do not use the App in a way that distracts you and/or prevents you from driving safely or obeying traffic laws.

**Your Account.**

As a registered user of the App, you may establish an account. Don’t reveal your account information to anyone else. You are solely responsible for maintaining the confidentiality and security of your account and for all activities that occur on or through your account. You agree to immediately notify Grange of any security breach of your account. Grange shall not be responsible for any losses arising out of the unauthorized use of your account. Keep your credentials confidential. You are responsible for any activity that happens on or through your Account. You agree that Grange Quick Estimate and our third party vendors or licensors may store and use your Registration Data for use in maintaining your Account. You agree to use the App only for lawfully acquired content.

**Collection, Storage and Use of Information.**

Subject to these Terms, the Privacy Policy and any applicable laws and regulation, you authorize and consent to the collection, storage, sharing and use of any information and data related to or derived from your use of the App and any information or data that you provide through the App, by Grange, and its third party providers. By using the App, you agree and consent to Grange and its third party licensors’ and providers’ collection, maintenance, transmission, processing and use of the information. Except as otherwise noted, or as required by law, the information will be treated as being non-confidential and non-proprietary. Grange assumes no obligation to protect confidential or proprietary information from disclosure and will be free to reproduce, use and distribute the information to others without restriction including without limitation, for the purpose of offering you insurance discounts and/or other offers. If you submit feedback or suggestions about the App, we may use your feedback or suggestions with no obligation to you.

**Privacy.**

Usage of the App is subject to Grange’s Privacy Policy. You acknowledge receipt of this policy and agree to receive any updates to our Privacy Policy by accessing the App. By using the App, you agree that Grange and its third party vendors and licensors may use and share your information in accordance with the terms of the Privacy Policy.

**Notice and Consent to Receipt of Text (SMS) Messaging and Phone Calls.** You may have the opportunity to receive SMS or "text" messages, pre-recorded voice messages or auto-dialed phone calls from the Grange Insurance Company, its affiliates and related entities as well as third party CCC (collectively, “Grange, its affiliates, and third parties,” as used in this section). Such messaging may be used to authenticate your identity or mobile device, as well as provide you informational updates about services or products you may have requested. In providing your mobile device number or cell phone number to the Grange and its affiliates, you knowingly consent to such communications from the Grange and its affiliates to use your cell phone number or mobile device number in accordance with the Grange’s Privacy Policy. In providing your number and accepting these Terms, you represent that you have the authority to agree to receive text messages at the telephone number that you provide to Grange and its affiliates, or from which you sent the text message request to Grange and its affiliates. You further acknowledge that no purchase is required to opt into this messaging service, and you may opt out at any time by following instructions from Grange and its affiliates in any message you receive and as described in the Privacy Policy.   
  
To discontinue receiving SMS messages from Grange Insurance Quick Estimate at any time, reply **STOP** or call800-445-3030. For help, reply **HELP** or call800-445-3030.   
  
Not all mobile devices or handsets may be supported by this service. Grange, its affiliates and any mobile carriers are not liable for delayed or undelivered messages. Message and data rates may apply to any text messages. Message frequency depends on the nature of your request. You hereby agree to be responsible for all costs, charges and fees you incur from your service or device provider as a result of choosing to receive such messages Grange or its affiliates as described in these Terms of Use and Privacy Policy.   
  
*Compatible carriers include, but are not necessarily limited to: AT&T, T-Mobile®, Verizon Wireless, Sprint, Boost, U.S. Cellular, Cellular One, MetroPCS, ACS/Alaska, Bluegrass Cellular, Cellular One of East Central Illinois, Centennial Wireless, Cox Communications, EKN/Appalachian Wireless, GCI, Illinois Valley Cellular, Immix/Keystone Wireless, Inland Cellular, Nex-Tech Wireless, Rural Cellular Corporation, Thumb Cellular, United Wireless, West Central (WCC), Cellcom, Cellsouth, Cricket, Cincinnati Bell and Virgin Mobile. T-Mobile® is not liable for delayed or undelivered messages.*

**Third Party Applications, Content and Services.**

You acknowledge that the App may permit access to products, services, web sites, advertisements, promotions, recommendations, advice, information and materials created and provided by advertisers, publishers, content partners, marketing agents, vendors and other third parties.

**Disclaimer.**

You acknowledge that Grange does not investigate, monitor, represent or endorse these third parties and that your access to and use of the third party content and services is at your sole discretion and risk and Grange shall have no liability to you arising out of or in connection with you access to and use of this third party content and services. You are solely responsible for any dealings with third parties who support Grange or are identified in the App, including any delivery of and payment for goods and services. Grange and its third party vendors and licensors expressly disclaim all warranties, whether express, implied or statutory, including without limitation, the warranties of merchantability, fitness for a particular purpose, title and non-infringement. Notwithstanding any provision contained herein to the contrary, Grange and its third party licensors make no representation, warranty or covenant concerning the accuracy, quality, suitability, completeness, sequence, timeliness, security or availability of the App or any content posted on or otherwise accessible via the App.

**Endorsements.**

You acknowledge and agree that the provision of access to and the listing of any third party content and service available through the App of the sharing of information with third parties shall not constitute or imply any endorsement by Grange of such third party content and services. Grange reserves the right to restrict or deny access to any third party content and services otherwise accessible through the App, although Grange has no obligation to restrict or deny access even if you request.

**Termination.**

In its sole discretion, Grange may terminate or suspend your access to the App for breach of these Terms. Grange shall not be liable for any losses or damages arising from any such termination.

**Other Fees and Costs**

The App requires an internet or data connection and any charges or fees associated with any such connection are solely your responsibility, as set forth in the agreement between you and your internet data connection service provider.

**Limitation of Liability.**

In no event will Grange or CCC Information Services Inc (“CCC”), its affiliates, licensors or service providers, and their respective officers, directors, contractors, agents, licensors suppliers, successors and assigns be liable for damages of any kind, under any legal theory, arising out of or in connection with your use, or inability to use Quick Estimate, the content and the CCC Content including direct, indirect, special, incidental, consequential or punitive damages, 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, and loss of data, whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable.

The foregoing does not affect any liability which cannot be excluded or limited under applicable law.

In the event that applicable law does not allow the exclusion of certain warranties or the limitation or exclusion of liability for incidental, consequential or other damages, in no event shall CCC, its affiliates, licensors or service providers, and their respective officers, directors, contractors, agents, licensors suppliers, successors and assigns be liable for damages, losses, and/or cause of action exceeding the amount, if any, paid by you for use of Quick Estimate or $100, whichever is less.

**Indemnification and Waiver.**

To the maximum extent permitted by applicable law, Grange, its officers, directors, employees, partners, suppliers, contractors, service providers or licensors and agents shall not be liable or responsible in any way for any losses or damages of any kind, including but not limited to lost profits, goodwill, data, or other indirect or consequential damages (such as damage due to viruses that affect your computer equipment) relating to your use of this App. These obligations will survive any termination of these Terms.

**Arbitration.**

Any dispute, claim, case or controversy, whether in tort, contract, statute or otherwise, arising out of or relating to Quick Estimate shall be resolved by binding arbitration. By using Quick Estimate, you signify your consent to arbitration in Chicago, Illinois.

This Agreement does not permit class arbitration or any claims brought as a plaintiff or class member in any class or representative arbitration proceeding. No arbitration will be combined with another without the prior written consent of all parties to all affected arbitrations or proceedings. Any disputes regarding arbitrability, the scope of arbitration or the arbitrator’s jurisdiction will be decided by the arbitrator. The arbitration will be administered by either (a) the American Arbitration Association under its Commercial Arbitration Rules, or (b) JAMS Dispute Resolution Experts under its Comprehensive Arbitration Rules. The arbitration will be conducted by a single arbitrator in English in Chicago, Illinois. The award of the arbitrator shall be accompanied by a statement of the reasons upon which the award is based. This agreement is governed by the Federal Arbitration Act, and any award shall be subject to judicial confirmation in any court having jurisdiction. If any part of this paragraph is deemed illegal, unenforceable or invalid, then that portion will be severed and it shall not operate to invalidate any other portion of this paragraph.

BY AGREEING TO THIS ARBITRATION PROVISION, THE PARTIES UNDERSTAND THAT THEY ARE WAIVING ANY RIGHT TO SUE IN COURT AND HAVE A JURY TRIAL AS WELL AS ANY RIGHT TO PARTICIPATE IN A CLASS ACTION OR IN CLASS ACTION PROCEEDINGS.

ANY CAUSE OF ACTION OR CLAIM YOU MAY HAVE ARISING OUT OF OR RELATING TO THIS AGREEMENT MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCUES, OTHERWISE, SUCH CAUSE OF ACTION OR CLAIM IS PERMANENTLY BARRED.

As a third-party beneficiary, CCC has the right to enforce these Terms and Conditions.

**Jurisdiction.**

Any legal action or proceeding against us relating to your access to or use of the App or these Terms shall be brought in the State of Ohio, Franklin County.

**Entire Agreement.**

These Terms, including the documents incorporated by reference herein, constitute the entire agreement with respect to use of the App licensed hereunder and supersedes all prior or contemporaneous understandings. You may also be subject to additional terms and conditions that may apply when you use affiliate services, third party content or third party software.

**Reservation of Rights.**

Grange reserves the right to take steps it believes are reasonably necessary to enforce and/or verify compliance with any part of these Terms. You agree that Grange has the right, without liability to you, to disclose any registration data and/or account information to law enforcement authorities, government officials and/or third parties as Grange believes is reasonably necessary to enforce and/or verify compliance with any part of these Terms, including but not limited to Grange’s right to cooperate with any legal process relating to the use of the App and/or a third party claim that your use of the App is unlawful and/or infringes such third party’s rights.

**Miscellaneous.**

If any part of these Terms is unlawful, void or unenforceable, that part will be deemed severable and will not affect the validity or enforceability of any remaining provisions. These Terms do not create a partnership, franchise, joint venture, fiduciary or employment relationship between you and Grange.

**Contact.**

For questions and comments about these Terms or this App, please contact [Auto@GrangeInsurance.com](mailto:Auto@GrangeInsurance.com) or call 800-445-3030.

**Privacy Policy**

Grange Insurance understands that the protection and use of the information you provide to Grange Quick Estimate is important. We are committed to maintaining your privacy and developing technology that gives you a safe experience. This privacy policy sets out our information collection, use and dissemination practices for our Quick Estimate application (the “App”). Our standard privacy notice describes our general collection, sharing and use practices for personal information related to our policy holders. Our standard privacy notice is provided with your insurance policy. This privacy notice explains our practices relating to our Quick Estimate App. Please read this Privacy Policy to understand the information Grange collects about you through our App and how we use it and protect it. Grange reserves the right to modify the practices and terms and conditions at any time. By using our App, and continuing use of our App, you are accepting all practices and terms and conditions described herein and grant your consent to collect this information. You further consent to your information collected through Quick Estimate to be shared with Third Party CCC Information Services, Inc.

**Information Collected.**

Personal information is that data that can be used to individually identify you from other users or customers.

Through the App you may provide Grange with personal information such as name, address, date of birth, telephone number and, age, email, employer, professional title, age, gender, insurance information and payment information. You may also provide non-personal information such as location, VIN number and photographs.

We may also collect information and analytics about how you use the app and services within such as date and time, how often and the amount of time you spend using the app and services, the areas of the services that you spend the most time on and other data. This information is generally statistical data, and it does not necessarily personally identify you.

By signing up for and using this App, you agree that we may collect and use the data and related information to provide Quick Estimate services to you related to our App.

**What we do with the Information**.

The data collected will help determine the damage to your vehicle, cost of repair and other actions and information related to your claim. The data collected may also be used for research and analytical purposes. We may share your information with third parties to provide Quick Estimate services to you and for aggregation and analytical purposes.

We will retain your personal information for the period necessary to fulfill the purposes outlined in this Policy unless otherwise required or permitted by law.

We will not sell personally identifiable data without your permission. We will not share personally identifiable Quick Estimate data with any third parties, other than CCC, unless it is necessary to complete your claim, service your policy, detect or prevent fraud, perform research or comply with the law. You should not expect to retain privacy in this data.

**Third Party Services.**

This Privacy Statement does not address, and we are not responsible for, the privacy, information or other practices of any third parties, including any third party operating any site, service or app. We also may share anonymous, aggregated statistics about your use of our App with other companies. Please note that we are not responsible for the collection, usage and disclosure policies and practices (including data security practices) of other organizations such as CCC, including any Personal Information you disclose through or in connection with the App.

**Changes to this Policy.**

We may modify or amend this Policy at any time. Changes to this Policy will be effective when the revised Policy is posted and/or otherwise communicated to you. If we make any material changes to our Policy, those changes will apply to the personal information collected after the effective date listed on the Policy. Your use or continued use of the App after any changes to this policy are posted will be considered acceptance of those changes.