CryptoGuard Insurance: User Agreement & Privacy Policy

1. **Introduction**:

   Welcome to the CryptoGuard Insurance Policy, a product of A Few Bad Newbies LLC ("Company," "we," "our," or "us"). This policy outlines the terms and conditions governing the use of CryptoGuard Insurance services. By accessing, using, or purchasing insurance through the CryptoGuard Insurance platform, you agree to abide by the terms outlined in this policy.

2. **Payment Information**:

   CryptoGuard Insurance and A Few Bad Newbies LLC utilize unique payment identifiers for receiving and sending funds. Users are responsible for accurately sending funds to the specified payment information provided below:

   - **PayPal**: A Few Bad Newbies LLC (https://paypal.me/AFBNLLC)

   - **CashApp**: $AFBNLLC (https://cash.app/$AFBNLLC)

   - **MetaMask** (ETH, BNB, MATIC): 0xd9BE94ac0F0f099842d04a359a6B25B81E976E27

   - **Bitcoin**: bc1q2pvduldnywuwd2ce03c0u4q862rasft75szlrm

   Users are solely responsible for ensuring the accuracy of funds transfer, and the Company is not liable for inaccurately sent funds.

3. **No Refund and No Return**:

   All payments made for CryptoGuard Insurance premiums, upgrades, or transactions are non-refundable and non-returnable. Users are advised to carefully review their selections and conduct thorough research before making any payments.

4. **Insurance Tier Upgrades**:

   If a user upgrades their insurance tier level, the 2-month wait cycle begins again before they are eligible to make a claim under the new tier.

5. **Multiple Wallets Coverage**:

   To insure more than one wallet, users must purchase a separate insurance policy for each additional wallet. Each policy is independent and specific to the associated wallet address.

6. **Subscription Cancellation**:

   Users have the responsibility to manage and cancel their subscriptions. Subscriptions can be canceled from the apparatus that initially bought the subscription, respectively. The Company is not responsible for managing or canceling user subscriptions.

7. **Claim Distribution**:

   In the event the Company does not have immediate funds to distribute for a claim, claim delegation will be done over time at a leisurely rate, prioritizing the financial stability of the Company and ensuring it does not face financial hardship.

8. **Liability Disclaimer for Fund Transfer**:

   Users acknowledge that it is their responsibility to accurately send funds to the specified payment information. The Company is not liable for any losses resulting from inaccurately sent funds.

9. **Governing Law**:

   This policy shall be governed by and construed in accordance with the laws of the jurisdiction in which A Few Bad Newbies LLC operates.

10. **User Agreement**:

   1. **Account Registration**:

      - To access CryptoGuard Insurance services, you must create an account and provide accurate and complete information during the registration process.

      - You are responsible for maintaining the confidentiality of your account credentials and ensuring that unauthorized individuals do not access your account.

   2. **Eligibility**:

      - You must be at least 16 years old and capable of entering into a legally binding agreement to use CryptoGuard Insurance services.

      - You agree not to use CryptoGuard Insurance services for any illegal or unauthorized purpose.

3. **Insurance Policies**:

   - By purchasing an insurance policy through CryptoGuard Insurance, you agree to the terms and conditions outlined in the specific policy document corresponding to your chosen insurance tier (Basic, Plus, Pro, Elite, or Premium).

4. **Payment and Premiums**:

   - Premium payments must be made in a timely manner to maintain coverage.

   - Insurance does not automatically deduct unless information is listed on file from within the "My Account" dashboard. Until this is done, all payments must be made before the subscription cycle ends after 30 days.

5. **Claims Process**:

   - Users must follow the prescribed claims process, providing accurate and verifiable information.

   - The burden of proof lies with the policyholder to substantiate the claim with relevant documentation.

   - Claims will be dealt with in the order of which they are received, and in as timely as a manner as possible.

   - Claim Payments will be dealt with in the order of which they are approved, and in as timely as a manner as possible.

6. **Deductible and Claim Process**:

   - A deductible must be paid for a claim to be processed.

   - Upon further investigation by the Insurance Agent, if the claim is either fraudulent or lacks adequate prerequisites according to the policy threshold, the deductible is non-refundable.

   - In the event a claim is successful, the deductible is non-refundable.

7. **Wait Period for Claims**:

   - There is a requirement for a 2 whole consecutive payment cycle delay (60 days), even if paid in advance, before a claim can be filed. This waiting period ensures the commitment of policyholders to responsible risk management.

8. **Code of Conduct**:

   - Users are expected to adhere to a Code of Conduct when interacting with employees of A Few Bad Newbies and CryptoGuard Insurance.

   - Any form of harassment, discrimination, or inappropriate behavior towards employees, whether it be Employee on Employee, Employee on Customer, or Customer on Customer scenarios, is strictly prohibited.

9. **Termination of Account**:

   - We reserve the right to terminate or suspend your account at our discretion, without prior notice, if you violate the terms of this Agreement or engage in any fraudulent or unlawful activities.

10. **Policy Amendments**:

    - This User Agreement is subject to periodic reviews and updates. Any modifications will be communicated to users through official channels.

11. **Liability Disclaimer**:

    - A Few Bad Newbies LLC is not liable for any losses or damages resulting from the use of CryptoGuard Insurance services, including but not limited to denied claims, market fluctuations, or technological failures.

12. **Governing Law**:

    - This Agreement shall be governed by and construed in accordance with the laws of the jurisdiction in which A Few Bad Newbies LLC operates.

Privacy Policy Agreement

1. **Information Collection**:

   - We collect personal information, including but not limited to name, email address, and payment details, to provide and improve CryptoGuard Insurance services.

2. **Data Security**:

   - We implement industry-standard measures to secure your personal information and protect it from unauthorized access or disclosure.

3. **Third-Party Services**:

   - We may use third-party services to facilitate payment processing or enhance the functionality of CryptoGuard Insurance. Users are subject to the terms and privacy policies of these third-party services.

4. **Data Retention**:

   - We retain your personal information for as long as necessary to provide services and as required by applicable laws.

5. **Cookies**:

   - CryptoGuard Insurance may use cookies to enhance user experience and collect data for analytics purposes.

6. **Communications**:

   - By using CryptoGuard Insurance, you consent to receive communications from us, including service-related announcements and promotional materials.

7. **Data Sharing**:

   - We do not sell or rent your personal information to third parties. However, we may share data with trusted partners or service providers for the purpose of providing and improving services.

8. **User Control**:

   - Users have the right to access, correct, or delete their personal information. Requests can be made by contacting our customer support.

9. **Changes to Privacy Policy**:

   - This Privacy Policy is subject to periodic reviews and updates. Any modifications will be communicated to users through official channels.

10. **Contact Information**:

   - For questions or concerns regarding this Agreement, please contact us at AFBN.Contact@gmail.com.

By using CryptoGuard Insurance services, you acknowledge that you have read, understood, and agreed to the terms and conditions outlined in this User Agreement and Privacy Policy Agreement.