

GUARDIAN AI TERMS OF USE

Last Updated: November 6, 2025

Effective Date: November 6, 2025

1. Acceptance of Terms

These Terms of Use (Terms) constitute a legally binding agreement between you (User, you, or your) and Guardian AI for Innovation & Artificial Intelligence Research & Consultancies L.L.C. (Company, we, us, or our) governing your access to and use of the Guardian AI mobile application (the App), including all features, content, and services provided through the App.

By downloading, installing, accessing, or using the App, you acknowledge that you have read, understood, and agree to be bound by these Terms and our Privacy Notice. If you do not agree to these Terms, you must not access or use the App.

2. Eligibility and Account Requirements

2.1 Age and License Requirements

You must:

- Be at least 18 years of age
- Hold a valid driver's license issued by a recognized authority
- Be legally permitted to operate a motor vehicle in your jurisdiction
- Have the legal capacity to enter into binding contracts under UAE law

2.2 Account Registration

- You must provide accurate, current, and complete information during registration.

- You are responsible for maintaining the confidentiality of your account credentials.
- You must immediately notify us of any unauthorized access or security breach.
- You may not transfer or share your account with any third party.
- We reserve the right to suspend or terminate accounts that violate these Terms.

3. Description of Service

Guardian AI is a telematics-based driving analytics and coaching platform that:

- Collects real-time driving data including GPS location, speed, acceleration, braking, and vehicle telemetry
- Analyzes driving patterns using artificial intelligence and machine learning algorithms
- Generates driving safety scores and personalized coaching recommendations
- Detects safety events such as harsh braking, rapid acceleration, and potential collisions
- Provides navigation and route guidance services
- May share anonymized or aggregated data with insurance partners (with your consent)

4. Data Collection and Processing

4.1 Telematics Data Collection

By using the App, you explicitly consent to our collection and processing of:

- Location Data: Continuous GPS coordinates, route history, and geographic patterns
- Motion Data: Accelerometer, gyroscope, and magnetometer readings

- Vehicle Telemetry: Speed, RPM, fuel consumption, engine diagnostics (via OBD-II if connected)
- Device Data: Device identifiers, operating system, hardware specifications
- Usage Data: App interaction patterns, feature usage, session duration

4.2 Purpose and Lawful Basis

We process your data under the following lawful bases as defined by UAE Federal Decree-Law No. 45 of 2021 (PDPL):

- Contract Performance: To provide core telematics and scoring services
- Consent: For sharing data with insurance partners and third-party analytics
- Legitimate Interest: For fraud prevention, service improvement, and safety research

4.3 Background Data Collection

The App collects location and motion data continuously while driving, including when the App is running in the background. You will receive just-in-time notifications requesting permission for:

- Location Services (Always)
- Motion & Fitness Activity
- Background App Refresh

You may revoke these permissions at any time through your device settings, though this may limit or disable core App functionality.

5. Automated Decision-Making and Profiling

5.1 Driver Scoring Algorithm

The App uses automated processing to generate:

- Safety Scores: Numerical ratings based on driving behavior patterns
- Risk Assessments: Predictions about future driving incidents
- Coaching Recommendations: Personalized feedback and improvement suggestions
- Insurance Eligibility: Preliminary assessments for partner insurance programs (where applicable)

5.2 Your Rights Regarding Automated Decisions

In accordance with Article 18 of UAE PDPL, you have the right to:

- Request human review of any automated decision that produces legal or similarly significant effects
- Object to automated processing of your data
- Receive meaningful information about the logic, significance, and consequences of automated processing
- Contest scoring outcomes through our in-app appeals process

5.3 Transparency and Explanation

We commit to:

- Providing clear explanations of how scores are calculated

- Disclosing the primary factors influencing your safety rating
- Offering opportunities to correct inaccurate data
- Not making solely automated decisions with significant legal effects without your explicit consent or other lawful basis

6. Cross-Border Data Transfers

6.1 International Data Hosting

Your data is processed and stored on servers located outside the United Arab Emirates, specifically:

- Google Cloud Platform: Data centers in regions including but not limited to Europe, United States, and Asia-Pacific
- Flespi Backend Services: MQTT broker and telematics data processing infrastructure

6.2 Transfer Safeguards

We implement approved transfer mechanisms under UAE PDPL Article 43, including:

- Standard Contractual Clauses (SCCs): We execute approved data transfer agreements with all sub-processors
- Adequate Jurisdiction Assessment: We select cloud regions recognized for strong data protection standards
- Technical Safeguards: End-to-end encryption, pseudonymization, and access controls
- Transfer Risk Assessments: Documented evaluations of cross-border data flow risks

6.3 Your Consent

By using the App, you explicitly consent to the cross-border transfer of your personal data to Google Cloud and Flespi infrastructure under the safeguards described above. You may withdraw this consent at any time by discontinuing use of the App and requesting deletion of your data.

7. Data Sharing and Third-Party Services

7.1 Service Providers

We share data with the following categories of third-party processors:

- Cloud Infrastructure: Google Cloud Platform for data storage, compute, and analytics
- Telematics Platform: Flespi for MQTT message brokerage and device management
- Mapping Services: Mapbox for navigation, geocoding, and route optimization
- Analytics Providers: Firebase Analytics for app performance and crash reporting

7.2 Insurance Partners (Opt-In Only)

With your explicit, separate consent, we may share:

- Aggregated driving scores and risk assessments
- Anonymized trip summaries and mileage data
- De-identified safety event statistics

You have the right to refuse or withdraw consent for insurance data sharing at any time without affecting core App functionality.

7.3 Legal Disclosures

We may disclose your data without consent when:

- Required by UAE law or court order
- Necessary to comply with regulatory investigations
- Required to protect safety and prevent imminent harm
- Necessary to enforce our legal rights under these Terms

7.4 Business Transfers

In the event of a merger, acquisition, or sale of assets, your data may be transferred to the acquiring entity, subject to the same privacy protections outlined in our Privacy Notice.

8. Data Retention and Deletion

8.1 Retention Periods

- Raw GPS Traces: 90 days after trip completion, then deleted
- Derived Scores & Analytics: 24 months, pseudonymized after 12 months
- Aggregated Statistics: Indefinitely in fully anonymized form
- Account Information: Until account deletion request, plus 30 days for backup purge

8.2 Your Right to Deletion

You may request complete deletion of your account and associated data at any time by:

- Submitting a request through the in-app Account Settings > Delete My Data feature
- Emailing support@guardianai.info with the subject line Data Deletion Request

We will complete deletion within 30 days and confirm via email. Backups may retain data for up to an additional 90 days.

9. Your Rights Under UAE PDPL

9.1 Right to Access (Article 15)

Request a copy of all personal data we hold about you in a structured, commonly used format.

9.2 Right to Rectification (Article 16)

Correct inaccurate or incomplete data directly through the App or by contacting us.

9.3 Right to Erasure (Article 17)

Request deletion of your data when no longer necessary for original purposes or when consent is withdrawn.

9.4 Right to Object (Article 18)

Object to processing based on legitimate interests or for direct marketing purposes.

9.5 Right to Restrict Processing (Article 19)

Request temporary suspension of processing while disputes are resolved.

9.6 Right to Data Portability (Article 20)

Receive your data in a machine-readable format to transfer to another service.

9.7 Exercising Your Rights

Submit requests via:

- Email: support@guardianai.info
- In-App: Settings > Privacy Rights Request

- Mail: Guardian AI for Innovation & Artificial Intelligence Research & Consultancies L.L.C., Business Bay, Citadel Tower - 2106, Dubai, United Arab Emirates

We will respond within 30 days as required by Article 26 of UAE PDPL.

10. User Obligations and Prohibited Conduct

10.1 Acceptable Use

You agree to:

- Use the App only for lawful purposes in compliance with UAE traffic and motor vehicle laws
- Keep your account credentials secure and confidential
- Provide accurate information and promptly update changed information
- Use the App only while legally permitted to drive
- Follow all in-app safety warnings and recommendations

10.2 Prohibited Activities

You must not:

- Manipulate, tamper with, or circumvent the data collection or scoring algorithms
- Use the App for commercial purposes (e.g., fleet management) without an enterprise license
- Reverse engineer, decompile, or disassemble any part of the App
- Interfere with or disrupt the App's servers, networks, or security measures

- Share or resell your account access to third parties
- Use automated scripts or bots to interact with the App
- Attempt to gain unauthorized access to other users' data or accounts
- Use the App while driving in a manner that creates a distraction or safety hazard

10.3 Consequences of Violation

Violation of these Terms may result in:

- Immediate suspension or termination of your account
- Loss of access to all data and services without refund
- Legal action to recover damages or obtain injunctive relief
- Reporting to law enforcement authorities for criminal violations

11. Disclaimers and Limitations of Liability

11.1 Service Availability

THE APP IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND. We do not guarantee:

- Uninterrupted, error-free, or secure operation
- Accuracy or completeness of GPS data, scores, or recommendations
- Compatibility with all devices or operating system versions
- Availability during maintenance, network outages, or force majeure events

11.2 Driving Safety Disclaimer

Critical safety notice:

- The App is a tool for post-drive analysis and does not replace your duty to drive safely
- You are solely responsible for vehicle operation and compliance with traffic laws
- Scores and recommendations are informational only and do not guarantee safety outcomes
- Never interact with the App while driving; use hands-free voice commands when available
- GPS and sensor data may contain errors; do not rely solely on App data for navigation or safety decisions

11.3 Insurance Disclaimer

- Sharing data with insurance partners does not guarantee policy approval, discounts, or claims payment
- Insurance decisions are made solely by the insurance provider based on their underwriting criteria
- We are not an insurance broker, agent, or carrier and provide no insurance-related advice

11.4 Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY UAE LAW:

- Our total liability for any claims arising from your use of the App shall not exceed the amount you paid for the App in the 12 months preceding the claim (or AED 500 if the App is free)

- We are not liable for indirect, incidental, consequential, or punitive damages including lost profits, data loss, or business interruption
- We are not liable for damages arising from third-party services (Google Cloud, Flespi, Mapbox) or their failure/discontinuation
- We are not liable for accidents, injuries, or property damage allegedly caused by reliance on App data or recommendations

11.5 Exclusions

Nothing in these Terms excludes or limits our liability for:

- Death or personal injury caused by our gross negligence
- Fraud or fraudulent misrepresentation
- Any liability that cannot be excluded under mandatory UAE law

12. Intellectual Property Rights

12.1 Ownership

All intellectual property rights in the App, including:

- Software code, algorithms, and machine learning models
- UI/UX design, graphics, and visual elements
- Trademarks, service marks, and brand names
- Documentation and user guides

remain the exclusive property of Guardian AI for Innovation & Artificial Intelligence Research & Consultancies L.L.C. and its licensors.

12.2 Limited License

We grant you a personal, non-exclusive, non-transferable, revocable license to:

- Install and use the App on your personal devices
- Access and view your personal driving data and reports

You may not:

- Copy, modify, or create derivative works of the App
- Sell, rent, lease, or sublicense the App to third parties
- Remove or alter any copyright, trademark, or proprietary notices

12.3 User Data Ownership

You retain ownership of the raw telematics data collected from your devices. We claim no ownership over your personal data, but you grant us a limited license to:

- Process, analyze, and derive insights from your data
- Use anonymized and aggregated data for research, service improvement, and publication
- Share data with third parties as described in Section 7

13. Fees and Payment Terms

13.1 Subscription Plans

The App may offer:

- Free Tier: Basic driving tracking and scoring with limited features

- Premium Subscription: Advanced analytics, coaching, and insurance partnerships (pricing displayed in-app)
- Enterprise Plans: Custom pricing for fleet/commercial use

13.2 Payment Processing

- Subscriptions are billed through Apple App Store or Google Play Store
- Prices are displayed in UAE Dirhams (AED) or your local currency
- Subscriptions auto-renew unless canceled at least 24 hours before the renewal date
- Refunds are subject to Apple/Google's refund policies and UAE Consumer Protection Law

13.3 Changes to Pricing

We reserve the right to modify subscription pricing with 30 days' advance notice. Existing subscribers will be grandfathered at their current rate for the remainder of their billing cycle.

14. Updates and Modifications

14.1 App Updates

We may release updates to:

- Add new features or improve existing functionality
- Fix bugs, security vulnerabilities, or performance issues
- Comply with changes in applicable law or platform requirements

You should enable automatic updates or manually update the App regularly. Continued use of outdated versions may pose security risks.

14.2 Changes to Terms

We may modify these Terms at any time. Material changes will be communicated via:

- In-app notification upon next launch
- Email to your registered address
- Prominent notice on our website (if applicable)

Continued use of the App after changes become effective constitutes acceptance. If you do not agree to modified Terms, you must stop using the App and delete your account.

14.3 Service Modifications or Discontinuation

We reserve the right to:

- Modify, suspend, or discontinue any feature or the entire App
- Change technical specifications, APIs, or integrations
- Impose usage limits or restrictions

We will provide reasonable advance notice (minimum 30 days) for material service discontinuations, except in emergencies.

15. IoT Service Registration and Regulatory Compliance

15.1 TDRA IoT Registration

Guardian AI for Innovation & Artificial Intelligence Research & Consultancies L.L.C. is registered with the UAE Telecommunications and Digital Government Regulatory Authority (TDRA) as an IoT Service Provider in compliance with TDRA IoT Policy and Regulations.

15.2 RTA and Transport Authority Compliance

If you use the App in connection with:

- Heavy vehicle operations
- Commercial rental vehicles
- Fleet management services

Additional regulatory requirements may apply (e.g., RTA SecurePath, SIRA approvals). You are responsible for ensuring compliance with sector-specific regulations applicable to your use case.

15.3 Insurance Regulatory Compliance

Data sharing with insurance partners complies with Central Bank of the UAE (CBUAE) consumer protection and data-handling requirements for telematics-based insurance programs.

16. Force Majeure

We are not liable for delays or failures in performance resulting from circumstances beyond our reasonable control, including:

- Natural disasters, pandemics, or acts of God
- War, terrorism, civil unrest, or government actions
- Internet, telecommunications, or cloud infrastructure outages
- Third-party service provider failures (Google, Flespi, Mapbox)
- Cyberattacks, data breaches, or security incidents affecting third-party infrastructure

17. Dispute Resolution and Governing Law

17.1 Governing Law

These Terms are governed by the laws of the United Arab Emirates, specifically:

- UAE Federal Decree-Law No. 45 of 2021 (Personal Data Protection Law)
- UAE Federal Law No. 5 of 1985 (Civil Transactions Law)
- UAE Federal Law No. 18 of 1993 (Commercial Transactions Law)

17.2 Jurisdiction

For users domiciled in Onshore UAE, disputes shall be subject to the exclusive jurisdiction of the competent courts of Dubai.

For users domiciled in DIFC or ADGM, alternative dispute resolution mechanisms may apply per your free-zone regulations.

17.3 Informal Resolution

Before initiating formal proceedings, parties agree to:

1. Notify the other party in writing describing the dispute
2. Engage in good-faith negotiations for 30 days
3. Attempt mediation through a mutually agreed neutral mediator

17.4 Class Action Waiver

You agree to resolve disputes individually and waive any right to participate in class actions, consolidated proceedings, or representative actions (to the extent permitted by UAE law).

18. GUARDIAN AI REWARDS PROGRAM

18.1 Program Description

Guardian AI operates a voluntary rewards program (the "Rewards Program") that allows eligible Users to earn points based on driving performance and redeem those points for benefits. The Rewards Program includes:

- Monthly Rewards: Vouchers for up to 25% of the monthly insurance premium (calculated as annual premium divided by 13)
- Queen Bee Competition: Monthly competition where the safest driver receives 100% monthly insurance premium cashback (calculated as annual premium divided by 13)
- Points-Based System: Points accumulated based on individual trip safety scores

18.2 Eligibility Requirements

To participate in the Rewards Program, you must:

- Maintain an active Guardian AI account in good standing
- Have completed account registration with accurate information
- Not be subject to any account restrictions, suspensions, or violations of these Terms
- Have an active insurance policy with a participating insurance partner (where applicable)
- Consent to data processing and scoring as described in Sections 4 and 5

We reserve the right to verify eligibility at any time and may request supporting documentation.

18.3 Points Earning and Display

Points are earned and displayed as follows:

- Per-Trip Calculation: Points are calculated and displayed on a per-trip basis immediately after each completed trip
- Rewards Tab Access: You may view your trip-by-trip points breakdown and accumulated points balance in the App under the Rewards tab
- Scoring Factors: Points calculation considers factors including but not limited to: smooth acceleration, controlled braking, adherence to speed limits, cornering behavior, and overall trip safety rating
- Automatic Calculation: Points are calculated automatically using our AI algorithms and displayed within 24-48 hours of trip completion

- **Real-Time Tracking:** The Rewards tab shows individual trip points, monthly accumulation progress, and historical trends

Minimum Requirements: Trips must meet minimum duration, distance, and data quality thresholds to qualify for points (typically: minimum 2 km distance, minimum 5 minutes duration, GPS accuracy within acceptable parameters). Manually deleted trips or trips marked as "Passenger Mode" do not earn points.

18.4 Monthly Reward Calculation and Distribution

18.4.1 Standard Monthly Voucher

- **Calculation Period:** Points are calculated on a calendar month basis (1st to last day of month)
- **Voucher Generation:** At the end of each month, a voucher is automatically generated for eligible users and made available in the Rewards tab
- **Voucher Value:** Voucher value is calculated based on total points accumulated during the month, with a maximum benefit of up to 25% of the monthly insurance premium (defined as annual premium ÷ 13)
- **Points Threshold:** Minimum point thresholds may apply for voucher eligibility (displayed in the Rewards tab)
- **Voucher Availability:** Vouchers appear in the Rewards tab within 7 business days following month-end and are ready for redemption
- **Validity Period:** Vouchers are valid for 12 months from date of issuance

18.4.2 Queen Bee Competition

- **Competition Period:** Monthly competition running from the 1st to the last day of each calendar month
- **Winner Determination:** The user with the highest combined safety score and points accumulation during the month is declared the "Queen Bee" winner
- **Prize:** 100% monthly insurance premium cashback (calculated as annual premium ÷ 13)
- **Tiebreaker:** In the event of a tie, the user with the higher number of qualifying trips during the month wins; if still tied, the user who registered earliest wins
- **Notification:** Winners are notified via in-app notification and email within 7 business days of month-end

- Prize Distribution: Cashback is processed within 7 business days of winner notification with email confirmation sent upon successful payout, and delivered via the method specified in your account settings

18.5 Voucher Redemption and Use

18.5.1 Manual Redemption Process

- User-Initiated: Voucher redemption is manual and requires you to initiate the redemption request through the Rewards tab
- Redemption Steps: Navigate to Rewards tab > My Vouchers > Select voucher > Click "Redeem Now" > Confirm redemption details
- Processing Timeline: Once redemption is requested, payout is processed within 7 business days
- Email Confirmation: You will receive email confirmation upon successful payout completion, including transaction details and payout amount
- Redemption Tracking: Track redemption status in real-time via Rewards tab > Redemption History
- Expiration Reminder: The App will send push notifications 30 days and 7 days before voucher expiration

18.5.2 Redemption Restrictions

- Only one voucher may be redeemed per monthly premium payment period
- Vouchers cannot be redeemed for cash or transferred to other users
- Vouchers are non-refundable and have no cash surrender value
- Vouchers cannot be combined with other promotional offers unless explicitly stated
- Vouchers are valid only for the insurance policy linked to your Guardian AI account
- Vouchers cannot be applied retroactively to previous premium payments
- Unredeemed vouchers expire automatically after 12 months from issuance date and are forfeited without compensation

18.6 Anti-Fraud and Anti-Gaming Measures

We employ multiple detection mechanisms to ensure fair and consistent operation of the Rewards Program:

18.6.1 Prohibited Activities

You must not:

- Manipulate GPS data, motion sensors, or device telemetry to artificially inflate scores or points
- Use GPS spoofing, emulators, or modified devices to simulate trips
- Record trips while not driving (e.g., as a passenger, on public transport) with intent to earn points fraudulently
- Create multiple accounts to claim rewards multiple times
- Collude with other users to manipulate competition rankings
- Exploit technical vulnerabilities or glitches in the points calculation system
- Use automated scripts, bots, or third-party tools to generate fake trips or scores

18.6.2 Detection and Monitoring

We continuously monitor for suspicious activity including:

- Anomalous trip patterns (impossible speeds, teleportation, unrealistic routes)
- Device manipulation or jailbreaking/rooting indicators
- Statistically improbable score patterns
- Behavioral analysis and machine learning-based fraud detection
- Comparison against baseline driving behavior patterns

18.6.3 Consequences of Fraud or Gaming

If we determine, in our sole discretion, that you have engaged in fraudulent or gaming behavior:

- Immediate Actions: Points forfeiture, voucher revocation, disqualification from Queen Bee competition
- Account Sanctions: Temporary or permanent suspension from the Rewards Program or entire App
- Clawback: We reserve the right to reclaim improperly awarded benefits, including charging back fraudulently obtained vouchers or cashback

- Legal Action: We may pursue legal remedies and report criminal fraud to law enforcement authorities

18.6.4 Fair and Consistent Application

All anti-fraud measures are applied:

- Consistently across all users without discrimination
- Based on objective, algorithmically-determined criteria
- With right to appeal (see Section 18.9)

18.7 Program Modifications and Termination

18.7.1 Right to Modify

We reserve the right to modify the Rewards Program at any time, including:

- Points earning rates and calculation methodology
- Voucher values, percentages, and caps
- Queen Bee competition rules and prize amounts
- Eligibility criteria and minimum thresholds
- Anti-fraud detection mechanisms

Notice: We will provide 30 days' advance notice of material changes via in-app notification and email. Changes do not apply retroactively to points already earned or vouchers already issued.

18.7.2 Program Suspension or Termination

We may suspend or terminate the Rewards Program entirely:

- With 60 days' advance notice to users
- Immediately in case of force majeure, regulatory changes, or partnership termination
- For individual users who violate these Terms (without notice)

Effect of Termination: Upon program termination, unredeemed points expire, but validly issued vouchers remain valid until their stated expiration date (12 months from issuance).

18.8 Limitations and Disclaimers

18.8.1 No Guarantee of Benefits

- Points earning and voucher values are subject to change
- We do not guarantee any minimum level of rewards or benefits
- Participation does not guarantee Queen Bee competition wins
- Insurance partner participation may be added or removed at any time

18.8.2 Insurance Partnership Dependency

- Rewards requiring insurance partner participation (vouchers, cashback) are contingent on active partnership agreements
- If an insurance partner terminates its relationship with us, alternative redemption options may be offered, but we are not obligated to do so
- Insurance partners are independent third parties; we are not responsible for their acts or omissions

18.8.3 Technical Limitations

- Points calculation depends on accurate GPS, sensor, and telemetry data
- Network outages, device malfunctions, or data corruption may affect points earning
- We are not liable for lost points due to technical issues beyond our reasonable control
- Redemption processing depends on payment system availability and banking partner operations

18.8.4 Tax Implications

- You are solely responsible for any tax obligations arising from receipt of rewards, vouchers, or cashback
- We may report rewards to tax authorities as required by UAE law
- Consult a tax professional for advice regarding your specific situation

18.9 Disputes and Appeals

18.9.1 Points or Voucher Disputes

If you dispute points calculation, voucher issuance, redemption processing, or Queen Bee competition results:

1. Submit a dispute within 30 days via Rewards tab > Help & Support > Dispute or email
2. support@guardianai.info
3. with subject "Rewards Dispute"
4. Provide detailed explanation and supporting evidence (trip logs, screenshots, redemption confirmation)
5. We will investigate and respond within 14 business days

18.9.2 Fraud Determination Appeals

If your account is sanctioned for alleged fraud or gaming:

1. You may appeal within 14 days of notification to
2. support@guardianai.info
3. with subject "Rewards Appeal"
4. Include explanation and any evidence demonstrating compliance with Terms
5. We will conduct human review and respond within 21 business days
6. Our decision following appeal is final

18.9.3 Final Determination

All decisions regarding points, vouchers, competition winners, and fraud determinations are made in our sole discretion. Our decisions are final and binding except as required by applicable UAE law.

18.10 Data Processing for Rewards

By participating in the Rewards Program, you acknowledge and consent that:

- All driving data, scores, and trip information described in Sections 3-5 will be used for rewards calculation and displayed in the Rewards tab on a per-trip basis
- Aggregated and anonymized rewards data may be shared with insurance partners to demonstrate program effectiveness

- Your competition ranking may be displayed on in-app leaderboards (identified by username or anonymized identifier)
- You may opt out of leaderboard display in Settings > Privacy > Public Leaderboard (does not affect rewards eligibility)

18.11 Program Integrity

The Rewards Program is designed to:

- Incentivize safer driving behavior
- Reward consistent safety improvements
- Create positive community engagement around road safety
- Provide tangible insurance premium benefits through transparent, user-controlled redemption

We are committed to operating the program fairly, transparently, and in compliance with UAE consumer protection laws and insurance regulations.

19. GENERAL PROVISIONS

19.1 Entire Agreement

These Terms, together with our Privacy Notice and Rewards Program Terms (Section 18), constitute the entire agreement between you and Guardian AI for Innovation & Artificial Intelligence Research & Consultancies L.L.C. regarding the App and supersede all prior agreements or communications.

19.2 Severability

If any provision is found invalid or unenforceable, the remaining provisions remain in full effect, and the invalid provision shall be modified to the minimum extent necessary to make it enforceable.

19.3 Waiver

Failure to enforce any right or provision does not constitute a waiver of that right in the future.

19.4 Assignment

You may not assign or transfer these Terms without our written consent. We may assign our rights and obligations to any successor entity (e.g., in a merger or acquisition).

19.5 Third-Party Rights

These Terms are for the benefit of you and the Company only. No third party has the right to enforce any provision.

19.6 Language

These Terms are provided in English. In the event of conflict between English and translated versions, the English version shall prevail.

19.7 Contact Information

For questions about these Terms, contact:

Guardian AI for Innovation & Artificial Intelligence Research & Consultancies L.L.C.
Business Bay, Citadel Tower - 2106
Dubai, United Arab Emirates
Email:

support@guardianai.info

Phone: +971 58 587 2409

Data Protection Officer
Email:

support@guardianai.info

ACKNOWLEDGMENT

BY CLICKING "I ACCEPT," DOWNLOADING, INSTALLING, OR USING THE APP, YOU ACKNOWLEDGE THAT:

1. You have read and understood these Terms in their entirety, including the Rewards Program Terms (Section 18)
2. You agree to be bound by these Terms and our Privacy Notice
3. You consent to the collection, processing, and cross-border transfer of your telematics data as described herein
4. You understand that the App uses automated profiling to generate driving scores and calculate rewards
5. You acknowledge your right to object, appeal, and request deletion at any time
6. You understand that participation in the Rewards Program is voluntary and subject to the terms in Section 18
7. You acknowledge that rewards may have tax implications that are your sole responsibility
8. You are at least 18 years of age and hold a valid driver's license

If you do not agree, you must not use the App.

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