

Site Terms of Use

Last Updated: November 17, 2025

Your use of this site and any related platform is conditioned on your acceptance of these Terms of Use (“Terms”).

TriStar Indemnity, LLC, its affiliates, including, including without limitation, Repair Ventures, LLC, its agents, and any insurer that writes or issues your Vehicle Replacement Insurance policy(ies), including QBE Insurance Corporation (collectively, “we”, “us”, and “our”) reserve the right to modify these Terms at any time. Any changes to the Terms will be effective as of the date first referenced above. You agree that your continued use of this site after the “Last Updated” date constitutes your acceptance of any revisions to the Terms. These Terms are in addition to any other agreements between you and us.

Policy Overview & Eligibility

Your vehicle must meet certain criteria to be eligible for Vehicle Replacement Insurance coverage. By providing material on this site we do not in any way promise that the materials will remain available to you or that you will qualify for the products we offer. Specific policy terms and conditions may vary by jurisdiction. Please note that Vehicle Replacement Insurance may already be included in your primary automobile insurance policy. Contact your agent if you have questions about your primary automobile insurance policy before you purchase this Vehicle Replacement Insurance.

Vehicle Replacement Insurance benefits are generally excess to any primary automobile insurance policy benefits and will be void if the primary automobile insurance policy is not in effect.

Eligible claims will be paid in the form of a voucher redeemable at a Stellantis dealership towards the cost of a new car of the same make and model as further described in your Vehicle Replacement Insurance Policy (“Policy”). Should you obtain Vehicle Replacement Insurance coverage, carefully review the terms and conditions of coverage set forth in your Policy. Your Policy contains important terms which govern policy administration, including the claims process.

Electronic Business

Through your use of the site, you agree to conduct business and certain transactions with us electronically.

By choosing to transact business with us electronically, you agree to use electronic signatures which shall have the same force and effect as your written signature. On this site, electronic signatures may take various forms, including checking a box.

If you do not want to conduct business electronically, you may discontinue your use of this site at any time.

In addition to these Terms, in eligible jurisdictions and when you affirmatively opt-in, our [Electronic Signature & Electronic Document Delivery Agreement](#) will govern the electronic

delivery of certain Documents (as defined in the Electronic Signature & Electronic Document Delivery Agreement). You agree that electronically delivered information or documents satisfy any legal requirement that such communications be in writing.

Claims Process

In the event of a Total Loss (as defined in your Policy) to your vehicle, follow the procedure set forth in your Policy to make a claim. If you have a question regarding the claims process, contact the Claims Department at 1-800-206-1913.

Copyright & Trademark

Privacy & Data Use

Please review our Privacy Policy which, in addition to these Terms and any other applicable agreements, governs your visit to this website. We may, in our sole discretion, provide you with additional privacy notices, in the form and manner of our choosing, relating to the business you conduct with us.

On this site, you may engage with our chat tool. Our chat tool is intended solely for informational and technical support purposes and is not designed to recommend the purchase of an insurance product. Any decision you make to obtain coverage is your sole responsibility. All of the information shared with the chat tool is subject to the data retention and monitoring policies set forth in our Privacy Policy and may be shared with our affiliates. We make no warranty that the chat tool will be available at any particular time and make no guarantee about the accuracy of the responses. We reserve the right to terminate a chat session at any time, for any reason, in our sole discretion.

If this site contains links to other sites and resources provided by third parties, these links are provided for your convenience only. We have no control over the contents of those sites or resources and accept no responsibility for them or for any loss or damage that may arise from your use of them. If you decide to access any of the third-party websites linked to this site, you do so entirely at your own risk and subject to the terms and conditions of use for such websites.

Disclosures

Vehicle Replacement Insurance is not available in all jurisdictions. Coverage may vary by jurisdiction. Vehicle Replacement Insurance policies are underwritten by the following insurance company:

QBE Insurance Corporation
One QBE Way, Sun Prairie, WI 53596

Vehicle Replacement Insurance policies are sold by TriStar Indemnity, LLC, a licensed insurance producer. To view a list of states where TriStar Indemnity, LLC is licensed, go to <https://www.qbevehiclereplacement.com/licenses>.

Limitation of Liability & Disclaimer of Warranties

WE PROVIDE THIS SITE ON AN 'AS IS' AND 'AS AVAILABLE' BASIS. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED. EXCEPT AS PROVIDED IN THE PRIVACY POLICY, WE WILL NOT BE LIABLE TO YOU OR ANYONE ELSE FOR DAMAGES OF ANY KIND ARISING FROM THE USE OF THIS SITE, INABILITY TO USE THIS SITE, OR CIRCUMSTANCES BEYOND OUR CONTROL, INCLUDING, BUT NOT LIMITED TO DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, AND CONSEQUENTIAL DAMAGES, EVEN IF WE ARE EXPRESSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Governing Law

This site is operated from the United States. These Terms and all matters arising out of or relating to these Terms shall be governed by and construed in accordance with the laws of the United States and the State of Illinois without giving effect to any choice or conflict of law provision or rule (whether of the State of Illinois or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than those of the State of Illinois. You consent to exclusive jurisdiction and venue in Cook County, Illinois and expressly waive the defense of forum non conveniens.

Miscellaneous

The failure by us, in any instance, to enforce any right or provision of these Terms will not constitute a waiver of future enforcement of that right or provision or any other rights or provisions.

If any provision of these Terms is invalid, illegal, void, or unenforceable, then that provision will be deemed severed from these Terms and will not affect the validity or enforceability of the remaining provisions of these Terms.

These Terms set forth the entire agreement between you and us with respect to your use of and access to this site. Notwithstanding the foregoing, these Terms do not override, amend, or supersede any provisions of any applicable Policy or any other terms, conditions, or agreements expressly set forth by us that govern your rights, obligations, or coverage. In the event of any conflict between these Terms and such Policies or agreements, the provisions of the applicable Policy or separately issued terms shall prevail

If you have any questions about your Policy, please contact Customer Support at (866) 224-3058 or support@qbevehiclereplacement.com.