NovaLink

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Insurance & Indemnity One-Pager

What the Company stands behind, what it does not, and how to claim

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Document ID: NL-INS-01

Version: 1.0

Status: Issued

Issuing entity: Group-wide policy — adopted by each NovaLink entity listed in the Corporate Structure & Entity Register (NL-ORG-01)

Applies to: the NovaLink product, network and Nx1/Hx1 Home Stations, regardless of which Community Platform a participant joined through

The NovaLink entities: Ntech Link Technologies Ltd, Co. No. 2195904 (Store Operator) · Auralink Nova Technology L.L.C, Dubai, Reg. No. 1607764 (Technology Provider) · NodeLink USA, Inc., Delaware, File No. 10606222 (US Distribution)

Effective date: 22 May 2026

Contact: support@novalink.tech

In one sentence

If a Workload that the Company scheduled to your Nx1/Hx1 Home Station causes a third party to send you a complaint, an ISP warning, or even a legal demand, the Company will stand behind you — provided you followed the Acceptable Use Policy.

1. What the Company commits to (binding)

Under Section 9 and Schedule A of the Node Operator Agreement, the Company contractually indemnifies you against documented third-party claims that arise from a third-party Workload Session running on your Nx1/Hx1 Home Station, where you complied with the AUP. This includes: The contracting party to the Node Operator Agreement, and the entity that bears the indemnity obligation described in this one-pager, is Auralink Nova Technology L.L.C (Dubai, UAE, Reg. No. 1607764), the Technology Provider.

- Cost of defending the claim — legal fees, lawyers and related costs — borne in full by the Company.
- Settlement or damages payable to the third party.
- A signed attribution letter on the Company letterhead identifying the disputed traffic as originating from a the Company-scheduled Workload Session.
- The Company directly engaging with your ISP if the ISP is escalating.

2. What is excluded (so you can plan accordingly)

- Claims arising from your own personal use of the Nx1/Hx1 Home Station's IP or LAN.
- Claims arising from an Opt-In Workload class where the claim falls within the disclosed risks of that class (and the Workload Publisher did not itself breach the AUP).
- Tax claims, regulatory fines on you personally for activity not attributable to a Workload Session, and any indirect or consequential loss.
- Anything happening before you notified the Company — so notify us as soon as you become aware of an issue.

3. How to claim — three steps

1. Within 7 days of receiving the complaint or demand, write to support@novalink.tech with a copy of it and your Nx1/Hx1 Home Station serial number.
2. We acknowledge within 24 hours and run a Workload Session attribution analysis.
3. Within 5 business days we either issue an Attribution Letter and (if needed) take over conduct of the defence, or — if the matter is not attributable — explain why and offer alternative help where we can.

4. Insurance — what the Company does and does not have yet

4.1 Today.

The indemnity above is backed by the Company's general corporate balance sheet. The Company does not, as at the date of this one-pager, hold a cyber-liability or operator-indemnity insurance binder.

4.2 Target.

The Company is in the process of binding the following coverage. This is a published commitment, not a marketing claim. Progress is tracked in the Compliance and Certification Roadmap (NL-ROAD-01) and the binder reference will be added to this one-pager upon placement.

Cover	Indicative limit	Target placement
Cyber liability (data breach, network security failure)	USD 5 million per claim / USD 10 million aggregate	Q4 2027

Cover	Indicative limit	Target placement
Technology Errors & Omissions	USD 5 million per claim / USD 10 million aggregate	2028
Network/Media liability (defamation, IP infringement by Workloads)	USD 2 million aggregate	2028
Director & Officer (D&O)	USD 5 million aggregate	Already placed (corporate cover)

Note: limits and timing are targets and will be finalised on placement. The Company's contractual indemnity to Node Operators is set out in Section 9 of the Node Operator Agreement.

5. Three real-world examples

Example A — Copyright takedown notice.

You receive a DMCA-style notice from your ISP that your IP relayed a torrent of copyrighted media. You opted out of the connectivity-relay class. The Company confirms the Workload Session for the timestamp was a privacy-preserving compute Workload that does not connect to torrent trackers. The Company writes back to the ISP with the attribution and the matter resolves without further action.

Example B — Phishing complaint.

A bank reports that a phishing email tracking pixel resolved to your IP. The Company confirms there was no outbound relay Workload at that time. The pixel was from an email rendered in the bank customer's own browser; the IP is incidental. The Company writes back to the bank with a technical explanation, on letterhead.

Example C — Police request.

Local police visit you about suspicious traffic. You hand them the Company Law Enforcement Request Policy (NL-LE-01) and contact us. We work directly with the requesting agency on a proper legal basis, identify the Workload Session, and either resolve the misunderstanding or refer the agency to the responsible Workload Publisher. You are kept out of the loop except for our coordination.

6. Who do I talk to?

Indemnity claims: support@novalink.tech | Abuse complaints from third parties: support@novalink.tech | Law-enforcement queries: support@novalink.tech