

Insuracy Terms and Conditions

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including but not limited to, any features, content, product and/or service offerings, without notice or liability and at our sole discretion.

PRODUCT AND SERVICE INFORMATION

When you request an insurance quote through this Website (or through any other method), any insurance quotes provided, which are based on information provided to us by you and by the various insurance companies and third-party software, should be construed only as an estimate. We have no control over whether you ultimately qualify for insurance at the estimated rates and we make no warranties or guarantees with respect to qualification. The information and descriptions of insurance products contained herein are not intended to be complete descriptions of all terms, conditions and exclusions, and are provided solely for general informational purposes. Products, rates, plans and services described in this Website; (i) may vary based on your individual circumstances, specific underwriting guidelines (risk assessment) by the insurance carrier you selected, and by state, (ii) may not be available in all states and may be subject to minimum coverage limits in your state, (iii) and may change without notice. The criteria to qualify and be approved for a policy varies widely among insurance companies and may change without prior notice. Unisex rates, with most insurance carriers, are the same as male rates, and currently apply in Montana. Rates on most level term life insurance plans will typically increase annually after the initial guarantee period ends.

With respect to application requests, the application request form is not an application, but rather a request for an application. Any and all required illustrations, applications, supplemental forms, and other documents necessary to evaluate and/or apply for life insurance coverage will be provided as soon in the process as they become necessary. The underwriting will not begin until after the completed and signed application is received by the insurance company.

In conjunction with any formal application for insurance, except as may be provided subject to a properly-executed conditional receipt or temporary insurance agreement, no coverage is in force until the insured has received the issued policy, paid the premium and completed any other policy delivery requirements that may be required by the insurance company. If there is any question, concern or ambiguity regarding this issue, please refer to the language on the insurance company's application form.

Until an insurance policy is approved and issued your actual rate may be subject to change. If a policy is issued to you, the premium will be based on the information, rates and rules in effect at that time for the issuing insurance company. Please refer to the actual policy for complete details of coverage of a particular policy. Policy forms vary by state and may be changed by each insurer without prior notice. Initial guarantee periods vary and depend upon the product you select. Suicide, misstatement, and misrepresentation restrictions may apply. In the event of a conflict between these Terms and Conditions and the terms of any insurance policy terms, the terms of the insurance policy will control.

You are provided with a free-look period to look over any new policy, which may be at least ten (10) days or longer depending on the insurance carrier and state you reside in. If you decide to cancel your policy within the free-look period, which can be cancelled for any reason, you can receive a full refund. We advise you to NOT cancel any existing coverage that you may currently have in force until you; (i) receive a new policy from the issuing company and determine it to be satisfactory, (ii) obtain confirmation that the issuing company placed your new policy coverage in force, and (iii) receive confirmation from your financial institution that funds used to activate the new policy have cleared. Please note that we cannot cancel any inforce insurance policy for you, ONLY the owner of a life insurance contract has the legal authority to cancel any policy coverage.

We receive commissions earned from the sale of life insurance and other related products and services, and represent insurers for which any insurance applications are provided to its customers and prospects. The insurance industry is strictly regulated and extremely competitive. As such, commissions paid by insurance companies are often similar, but they can and do vary from company to company. It is entirely possible that several competing products may be available at the same, or similar, pricing and that the sale of one of them may result in a higher total commission paid to us than the sale of another. We are also acutely aware of the fact that, as a consumer, you have many choices as to where you buy anything, including your life insurance and if we don't provide you with the best overall value, we expect that you will find someone who will.

PERMISSION TO CONTACT

By completing and submitting a quote request form on our Website; you assert and confirm that you; (i) voluntarily provided us Personal Information that is your own, and is truthful and accurate to the best of your knowledge, (ii) read and understood the disclosure appearing adjacent to the designated Website quote submission button, in its entirety, prior to clicking on such button to receive quotes, (iii) agree that your quote request constitutes an established business relationship and your prior express written and signed consent (the "Prior Express Consent") for you to be contacted using any contact information you provided, including any phone numbers you provided, even if any such phone number(s) are registered with any state or federal do not call registry, (iv) understand you may continue to be contacted as permitted by law, and (v) waive any and all rights or claims that you were contacted without your Prior Express Consent, to the extent permitted by applicable law.

When you provide your Prior Express Consent and phone number(s), including mobile phone number(s), you understand and agree that; (i) we, our affiliates, or select third-parties may communicate with you via automated dialing technology, artificial/prerecorded voice messages, and SMS or MMS messages for the purpose of marketing products or services and for all other purposes not prohibited by applicable law, (ii) your consent is not required to make any purchase, and (iii) your carrier's message and data rates may apply.

You may contact us at any time to change your preference of how we communicate with you. We honor requests made by you to be added to our internal do not call list, within a reasonable period of time, and we will then no longer call you at such phone numbers again, unless you subsequently provide us your proper consent. If you wish to cease receiving SMS or MMS messages from us, please reply STOP to any such message we send.

Please note that if you wish to be placed on an internal do not call list or wish to cease receiving any SMS or MMS messages originating from any affiliate or other third-party provider that may have been in contact with you, please utilize any available opt-out mechanisms they provide or contact them directly.

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This Website may contain links to third-party websites, including without limitation, websites of third-party insurance carriers or other agents, brokers, producers, data service providers and other financial service providers that are not maintained and controlled by us. You understand and agree that we are not responsible or liable for the functionality, actions, services, products, or content of such third-party websites and you exclusively bear all risks associated with the use of any third-party websites. While we are not required to monitor any transmission or content sent to or through this Website or any third-party website that may be linked to this Website, we reserve the right to monitor such transmissions or content, and may use or disclose information gathered from this Website or remove

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