



HEFFERNAN INSURANCE BROKERS

A Member of the Heffernan Group

Cancellation & Refund Policy

InsureMyEquipment.com

1/1/2018

CANCELLATION

All short-term insurance policies are non-refundable and cannot be cancelled after purchase. All policies less than 12 months are short-term. Endorsements and short-term increases to your policy limit cannot be cancelled or refunded after purchase.

Annual policies can be cancelled. There is a minimum earned premium of \$455 for annual policies that are cancelled after purchase. See more about pro-rated refunds below.

To cancel your annual policy, contact us at InternetBusinessDivision@heffins.com.

In your email, please include the following information:

1. Your policy number
2. Your e-mail address
3. Effective date of cancellation (cancellations cannot be backdated)
4. Reason for cancellation

RETURN PREMIUMS

Your refund amount will be calculated per your requested cancellation effective date and the amount of premium already paid. Our Administrative fee (separate from your premium) is non-refundable at the time you bind insurance.

On an annual policy, \$455 is fully earned and non-refundable, and will not be included in the return premium calculation. We are committed to returning all premium due back to you based on the above.

SERVICE CONTACT

For further questions or comments, please contact us at InternetBusinessDivision@heffins.com