



Peter D. Prescott, CPA, PFS

Agent/Client Disclosure

Dear Client:

As you know we are an insurance agency and not an insurance company. Our service to you includes the pricing and presentation of various insurance programs which may fit your needs, and the transmittal of your application to the insurance company. There are, however, limitations to our service, including the following:

- 1) Premium quotation and coverage are controlled by the insurance company and may be subject to change. We do not warrant or guarantee that a premium or coverage quoted by an insurance company will be identical to the ultimate premiums or coverage of the policy as issued by the company. There is no coverage promised or implied beyond the policy as written and endorsed. Your acceptance of the policy replaces all other agreements, either oral or written.
- 2) Insurance Companies rely on the truthfulness and accuracy of information provided in the application. It is your sole responsibility to complete the application accurately, and if the insurance company should deny a claim based on its contention that the application has not been truthfully or accurately completed, we take no responsibility for such inaccuracy.
- 3) We do not guarantee that your insurance application will be accepted for coverage and thus ask that you do not cancel any current group, individual, or C.O.B.R.A. insurance coverage until a new policy is approved and you have confirmed the rates and benefits to your satisfaction.

We ask that our client applicants signify their understanding of the foregoing points and their agreement to defend, indemnify, and hold us harmless against any loss or liability which may arise from the applicant's failure to truthfully and accurately complete the application, by signing and dating this letter in the place provided below and returning to us.

Client Name Printed

Accepted by _____
Client signature

Date _____