

Terms and Conditions

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By accessing or using this Website you; (i) warrant that you reside in the United States, are at least eighteen (18) years of age and have otherwise reached the age of majority according to your state law, (ii) understand you are entering into an agreement with 15 Minute Insurance, (iii) have read and consent to these terms and conditions (“the Terms and Conditions”) and our [Privacy Policy](#), incorporated by reference, (iv) understand these Terms and Conditions and our [Privacy Policy](#) govern your access and use of this Website and all 15 Minute Insurance products, programs and services, and (v) affirm that if you do not agree to be bound to these Terms and Conditions that you will not continue to use this Website. These Terms and Conditions do not alter or change any terms or provisions of any contract, policy, certificate, or other agreement between you and 15 Minute Insurance.

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However, since both humans and computers are subject to mistakes, and since information can change quickly or without notice, we cannot absolutely guarantee the accuracy of the information provided. If you find an error, or any inaccuracy, please inform us.

In choosing to access the Website, you do so through your own initiative and you are responsible for complying with all laws, rules and regulations. It is your responsibility to independently review the accuracy of any informational content provided to you on this Website.

In order to use the Website, you may need to enter and provide certain information, as described in our [Privacy Policy](#). We take commercially reasonable precautions to maintain the security and integrity of the Website, including the use of industry standard encryption methods and the use of HTTPS security protocol, however, we make no warranty, express, implied or otherwise that we can or will prevent the unauthorized access or disclosure of your information, including Personal Information and any non-personal information.

We reserve the right to update or change these Terms and Conditions or the [Privacy Policy](#) at any time and at our sole discretion. If we decide to make any change to our Terms and Conditions, we will post notice on our homepage prior to that change becoming effective. Any such change will become effective as of the “Last Updated” date appearing above. By using this Website after any such changes, you accept and are agreeing to any such modified terms and conditions of our Terms and Conditions. We may temporarily or permanently suspend or terminate access to this Website or change all or any part, 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, limitations, or 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 nonaffiliated 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 nonaffiliated third-party provider that may have been in contact with you, please utilize any available opt-out mechanisms they provide or contact them directly.

THIRD-PARTY CONTENT AND SERVICES

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, 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 any such third-party links or content at any time, and at our sole discretion. We encourage you to read the terms and conditions and privacy policies of any third-party websites prior to using them.

Select nonaffiliated third-parties may provide you with insurance quotes and communicate about or market insurance products and services or other products, programs, and services that they believe may be of interest to you, however, we cannot guarantee that third-party providers; (i) will provide quotes or other product, program and service information to you or attempt to contact you for every request received, or (ii) will meet all of your requirements or be able to qualify you for any particular products, programs or services. We may select or reject any quote request and/or elect not to forward a request to our third-party providers, for any reason or no reason.

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You agree that you are prohibited from and shall not use this Website for any of the following activities; (i) any purpose that would constitute a violation of any applicable law, regulation, rule or ordinance of any state or locality, or that could give rise to any civil or criminal liability, (ii) upload or transmit worms or viruses or any code of a destructive nature or use any device, software or routine that otherwise interferes or attempts to interfere with the proper working of this Website or any other person's use of this Website, (iii) decompiling, disassembling, reverse engineering or otherwise attempting to discover any source code, database structures, methodologies, algorithms, or other technology underlying the Website or any of its interactive features, (iv) use "web scraping", "spiders", "robots", or any other automated device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy or monitor any portion of the Website or any content, (v) to obtain or attempt to obtain any documents, materials, or information through any means not purposely made available through this Website, (vi) download or otherwise reproduce, store or distribute content available on our website; (vii) attempt to interfere with or circumvent security measures of this website or probe, scan or test the vulnerability of this website; (viii) manipulate the calculation, transmission or otherwise normal functioning of the Website to produce an outcome different from which it was intended, including but not limited to quoting algorithms, application pass-through information, API hand-offs, decision making criteria, etc. (ix) disguise the origin of any content transmitted through this Website or manipulate your presence or impersonate another individual or entity, (x) take any action that imposes an unreasonable or disproportionately large load, as determined by us, on infrastructure of the Website, systems or networks, or any systems or networks connected to our Website, (xi) reproduce, record, retransmit, sell, rent, broadcast, distribute, publish, upload, post, publicly display, altered to make new works, perform, digitize, compile, translate or transmit in any way to any other computer, website or other medium or for any commercial purpose, without our prior express written consent (xii) transmit spam, chain letters, or other unsolicited email, (xiii) harvest, collect or attempt to harvest or collect any personally identifiable information from the Website, underlying software, databases or connected third-party websites or

information hand-off processes, (xiv) create unnatural activity on the website for the purpose of distorting click-through performance from third-party advertising partners, (xv) create any experience similar to the technology or website experience of 15 Minute Insurance that could potentially confuse users into using a competing product or service and/or expose their personal information in a malicious way, including but not limited to phishing emails, phishing websites, etc.

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We do not accept or consider unsolicited ideas, suggestions, proposals, comments, materials or other information relating to advertising, promotions, marketing, processes, design, redesign, or development of our products or services (the "Submissions"). Please do not submit any Submissions in any form to us. The sole purpose of this policy is to avoid potential misunderstandings or disputes when our services, products or marketing strategies might appear similar or identical to ideas submitted to us. If, despite our policy, you still send your Submissions to us, you agree that regardless of what your communication states, (i) any such Submissions will be construed

as non-confidential and non-proprietary and will remain our exclusive property, and (ii) we may use the Submissions for any purpose and any reason, without any compensation to you.

LICENSING INFORMATION

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These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Illinois without regard to its conflict of law provisions. Any action to enforce these Terms and Conditions shall have jurisdiction and venue in the state or federal courts located within the State of Illinois and the County of Cook. If any provision of these Terms and Conditions should be invalid or unenforceable under applicable laws, such provision shall be ineffective to the extent of such conflict without affecting the remaining provisions of these Terms and Conditions, which shall remain in full force and effect.

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