

# Price Counts, Coverage Matters.

## Terms & Conditions

*Last updated: 11/20/2025*

Welcome to **Financial Network Insurance Agency**. By accessing or using our website (“<https://www.financialnetworkins.com>”), you agree to the following Terms & Conditions. Please read them carefully. If you do not agree, do not use the Site.

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### 1. General Information

**Financial Network Insurance Agency** is a licensed insurance agency providing personal and commercial insurance services, including but not limited to auto, home, business, and specialty insurance. All insurance services are subject to underwriting approval by the carrier. Quotes provided through our website, by phone, email, or in person are **not binding** until the policy is issued by the carrier.

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### 2. No Legal or Financial Advice

Information on this Site is provided for general informational purposes only.

It does **not** constitute:

- Legal advice
- Financial advice
- Tax advice
- A guarantee of coverage

You should consult directly with a licensed agent or qualified professional before making insurance decisions.

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### 3. Accuracy of Information

While we strive to keep all information current and accurate, insurance products, pricing, and availability may change without notice.

We do not guarantee:

- That the information on the Site is complete or error-free
- That a submitted quote will be issued at the same price
- That any specific coverage will be available in your state

Final decisions are always made by the insurance carrier.

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### 4. Quotes and Applications

Submitting information for an insurance quote does **not**:

- Bind coverage
- Create a policy
- Create a contractual obligation

Coverage becomes effective only after:

1. All required information is provided,
  2. Underwriting review is complete, and
  3. A policy declaration page is issued.
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## 5. User Responsibilities

By using our Site, you agree:

- To provide truthful and accurate information
- Not to use the Site for fraudulent or unlawful purposes
- Not to attempt unauthorized access or modify the Site
- Not to submit information on behalf of someone else without permission

Providing inaccurate information may result in canceled quotes, denied claims, or voided policies by the carrier.

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## 6. Intellectual Property

All content on this Site—including text, graphics, logos, icons, and layout—is the property of **Financial Network Insurance Agency** unless otherwise stated.

You may not reproduce, copy, or distribute any content without written permission.

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## 7. Third-Party Links

Our Site may contain links to third-party websites or insurance carriers.

We are not responsible for:

- Their content
- Their security practices
- Their privacy policies

You use third-party sites at your own risk.

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## 8. Communication Consent

By submitting your contact information, you consent to receive:

- Phone calls
- Text messages - No mobile opt-in message consent will be shared with third parties or affiliates
- Emails

from **Financial Network Insurance Agency** regarding quotes, services, and policy information.

You may opt out at any time. If you consent to receive SMS from **Financial Network Insurance Agency**, you agree to receive customer care, notifications, follow ups, reminders, etc. SMS from us. Reply STOP to unsubscribe; Reply HELP for help; Msg&Data rates may apply; Messaging frequency may vary. Visit <https://www.financialnetworkins.com> footer to find the link to our Privacy Policy and Terms and Conditions.

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## 9. Limitation of Liability

To the extent permitted by law, **Financial Network Insurance Agency** is not liable for:

- Errors or omissions on the Site
- Delays or interruptions
- Losses resulting from reliance on Site information
- Unauthorized access to your data

Your exclusive remedy for dissatisfaction with the Site is to stop using it.

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With Insurance, we know that

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## 10. Privacy

Our use of personal information is governed by our **Privacy Policy**, which is available on our website.

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## 11. Contact Information

If you have questions about these Terms & Conditions, please contact us:

**Financial Network Insurance Agency**

P.O. Box 471; Riverton, UT 84065

+1-801-214-9486

info@financialnetworkins.com

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## 12. Updates to These Terms

We may update these Terms & Conditions at any time.

The “Last Updated” date will reflect the latest version.