

Website Terms and Conditions of Use

Effective Date: July 25, 2026

Welcome to our website. This website is owned and operated by Roberts Insurance LLC ("Agency," "we," "us," or "our"). By accessing or using this website, its custom forms, or any third-party integrated systems, you agree to be bound by these Terms and Conditions of Use ("Terms"). If you do not agree with any part of these Terms, you must immediately discontinue use of this site.

1. License and Scope of Operations

- **Target Audience:** This website is intended solely for the use of individuals and businesses seeking insurance information and/or products in states where we are actively licensed.
- **Licensing Jurisdictions:** This Agency is a licensed insurance producer operating under the state regulatory frameworks of **Alabama, Florida, and Mississippi**.
- **Geographic Restrictions:** Products and services described on this website are not available for purchase outside these authorized states. Quote submissions from non-licensed jurisdictions will be rejected.

2. Coverage Binding and Modification

- No insurance policy, binding of insurance coverage, coverage modification, or contract amendment is effective until it is explicitly confirmed in writing by a licensed agent of our Agency or directly issued by the underwriting insurance carrier.

3. Accuracy of User-Submitted Information

- **User Responsibility:** You agree to provide entirely accurate, current, and complete information when utilizing our online quote forms, risk assessments, or portal tools.
- **Consequences of Misrepresentation:** Providing fraudulent, inaccurate, or incomplete information regarding your insurance coverage may result in inaccurate premium pricing, the denial of an insurance application, the denial of a claim, or the cancellation, rescission or voiding of an active policy by the underwriting carrier.

4. Permitted and Prohibited Conduct

You are granted a limited, non-exclusive, non-transferable license to access and view this website.

You strictly agree **not** to:

- Use this website, its forms, or its communication tools for any fraudulent or illegal activity.
- Deploy automated scrapers, bots, data mining software, or unauthorized code against our site or any integrated third-party software.
- Impersonate any person or entity, or misrepresent your affiliation with any person or entity, when requesting insurance information.

5. Intellectual Property

- **Proprietary Rights:** All custom design layouts, text, graphics, styles, logos, and custom code blocks are the exclusive intellectual property of our Agency.

- **Third-Party Marks:** Third-party platform features, carrier information, carrier logos, and related software structures are properties of their respective owners and are protected under federal copyright and trademark protections.

6. Limitation of Liability and Disclaimer of Warranties

- **"As-Is" Status:** This website and all information contained herein are provided on an "as-is" and "as-available" basis without warranties of any kind, either express or implied.
- **Platform Interruptions:** We do not guarantee that access to our website, website forms or third-party affiliates will be entirely uninterrupted, secure, or free of software errors.
- **Damages Limit:** To the maximum extent permitted by the laws of AL, FL, and MS, our Agency shall not be liable for any direct, indirect, incidental, or consequential damages arising out of your use or inability to use this website.

7. Dispute Resolution and Governing Law

These Terms are governed by and construed in accordance with the laws of the **State of Alabama**, without regard to conflict of law principles. Any legal action, proceeding, or dispute arising out of your use of this website must be brought exclusively in a court of competent jurisdiction located within our Agency's primary operating county, Mobile County, Alabama.

8. Term Modifications

We reserve the right to revise, update, or change these Terms and Conditions at any time without prior notice. Your continued use of the website following the publication of any modifications constitutes your automatic acceptance of the updated terms.

9. Contact Information

For legal inquiries, formal notices, or questions regarding these Terms, please contact us directly at:

- **Agency Name:** Roberts Insurance LLC
- **Physical Address:** 3216 Dauphin St. Mobile, AL 36606
- **Email Contact:** agents@robertsinsurancellc.com