



VA Aztlan Agency Solutions LLC

WEBSITE DISCLAIMER

This Website Disclaimer ("**Disclaimer**") applies to your use of www.expertoinsurance.com (the "**Website**"), which is owned and operated by **VA Aztlan Agency Solutions LLC** ("**Company**," "**we**," "**our**," or "**us**").

By accessing or using the Website, you acknowledge and agree to the terms of this Disclaimer.

This Disclaimer should be read together with the Company's **Terms and Conditions, Privacy Policy, Cookie Policy**, and any other legal notices published on the Website.

1. Informational Purposes Only

The information provided on the Website is intended for general informational and educational purposes only.

While the Company makes reasonable efforts to keep Website content accurate and current, information may change without notice due to changes in insurance products, carrier requirements, underwriting guidelines, laws, regulations, or business practices.

Nothing on the Website should be interpreted as legal, financial, tax, insurance, or other professional advice.

Users should consult qualified professionals regarding their specific circumstances.

2. No Insurance Coverage Is Created

The Website does not issue insurance policies, bind insurance coverage, modify existing policies, or guarantee eligibility for any insurance product.

Submitting a quote request, completing an online form, sending an email, communicating through WhatsApp, SMS, chat, or any other communication channel available through the Website does not create an insurance contract.

Insurance coverage becomes effective only after:

- approval by the applicable insurance carrier;
- satisfaction of any underwriting requirements;
- issuance of a policy or binder, where applicable; and
- fulfillment of any other conditions required by the carrier.

3. No Guarantee of Quotes or Pricing

Any premium estimate, quote, coverage illustration, or pricing information presented through the Website is provided solely for informational purposes.

Final premiums, coverage terms, deductibles, eligibility, discounts, exclusions, and policy conditions are determined by the applicable insurance carrier based on its underwriting process.

The Company cannot guarantee that any quoted premium or coverage will ultimately be available.

4. Carrier Decisions

Insurance carriers independently evaluate applications for insurance.

The Company does not control and is not responsible for underwriting decisions, policy issuance, coverage determinations, premium calculations, policy cancellations, claim decisions, or any other actions taken by an insurance carrier.

5. Website Availability

The Company strives to keep the Website available and functioning properly.

However, the Website may occasionally be unavailable due to:

- scheduled maintenance;
- software updates;
- technical issues;
- security events;
- Internet service interruptions;
- circumstances beyond the Company's reasonable control.

The Company does not guarantee uninterrupted or error-free operation of the Website.



6. Third-Party Content

The Website may include links, references, embedded content, or services provided by third parties.

Such references are provided for convenience only.

The Company does not control or guarantee the accuracy, availability, security, or reliability of third-party content, websites, or services and is not responsible for their content or practices.

Users access third-party websites at their own discretion.

7. Artificial Intelligence and Automated Responses

The Company may use artificial intelligence and other automated technologies to improve customer communications, provide general information, and enhance customer service.

Automated responses are intended for informational purposes only.

They do not constitute insurance advice, legal advice, financial advice, underwriting decisions, or coverage determinations.

Users should verify important information with a licensed Company representative before relying on automated communications.

8. No Professional Relationship

Your use of the Website does not create:

- an insurance contract;



- a fiduciary relationship;
- an attorney-client relationship;
- an accountant-client relationship;
- or any other professional relationship beyond the information voluntarily exchanged through the Website.

A professional relationship with the Company is established only through the appropriate business process applicable to the requested Services.

9. Limitation of Responsibility

To the fullest extent permitted by applicable law, the Company disclaims responsibility for decisions made by users based solely on information obtained from the Website.

Users remain responsible for reviewing policy documents, asking questions, verifying information, and making informed insurance decisions based on their individual circumstances.

Nothing contained on the Website limits any rights that cannot legally be limited under applicable law.

10. Changes to this Disclaimer

The Company may update this Disclaimer from time to time to reflect changes in applicable law, business operations, technology, or Website content.

The most current version will be available on the Website and will include the "Last Updated" date.



Continued use of the Website after changes become effective constitutes your acknowledgment of the updated Disclaimer.

II. Contact Information

If you have questions regarding this Disclaimer, please contact:

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