

Terms and Conditions

Agreement between User and www.familyinsuranceNC.com

Welcome to www.familyinsuranceNC.com. The www.familyinsuranceNC.com website (the "Site") is comprised of various web pages operated by Family Insurance Agency, INC. www.familyinsuranceNC.com is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein (the "Terms"). Your use of www.familyinsuranceNC.com constitutes your agreement to all such Terms. Please read these terms carefully, and keep a copy of them for your reference.

www.familyinsuranceNC.com is a News and Information Site.

The purpose of this website is to give information about the company. You can get a quote from the website and look at social media as well.

Privacy

Your use of www.familyinsuranceNC.com is subject to Family Insurance Agency, INC's Privacy Policy. Please review our Privacy Policy, which also governs the Site and informs users of our data collection practices.

Electronic Communications

Visiting www.familyinsuranceNC.com or sending emails to Family Insurance Agency, INC constitutes electronic communications. You consent to receive electronic communications and you agree that all agreements, notices, disclosures and other communications that we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communications be in writing.

Children Under Thirteen

Family Insurance Agency, INC does not knowingly collect, either online or offline, personal information from persons under the age of thirteen. If you are under 18, you may use www.familyinsuranceNC.com only with permission of a parent or guardian.

Links to Third Party Sites/Third Party Services

www.familyinsuranceNC.com may contain links to other websites ("Linked Sites"). The Linked Sites are not under the control of Family Insurance Agency, INC and Family Insurance Agency, INC is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. Family Insurance Agency, INC is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by Family Insurance Agency, INC of the site or any association with its operators.

Certain services made available via www.familyinsuranceNC.com are delivered by third party sites and organizations. By using any product, service or functionality originating from the www.familyinsuranceNC.com domain, you hereby acknowledge and consent that Family Insurance Agency, INC may share such information and data with any third party with whom Family Insurance Agency, INC has a contractual relationship to provide the requested product, service or functionality on behalf of www.familyinsuranceNC.com users and customers.

No Unlawful or Prohibited Use/Intellectual Property

You are granted a non-exclusive, non-transferable, revocable license to access and use www.familyinsuranceNC.com strictly in accordance with these terms of use. As a condition of your use of the Site, you warrant to Family Insurance Agency, INC that you will not use the Site for any purpose that is unlawful or prohibited by these Terms. You may not use the Site in any manner which could damage, disable, overburden, or impair the Site or interfere with any other party's use and enjoyment of the Site. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Site.

All content included as part of the Service, such as text, graphics, logos, images, as well as the compilation thereof, and any software used on the Site, is the property of Family Insurance Agency, INC or its suppliers and protected by copyright and other laws that protect intellectual property and proprietary rights. You agree to observe and abide by all copyright and other proprietary notices, legends or other restrictions contained in any such content and will not make any changes thereto.

You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the content, in whole or in part, found on the Site. Family Insurance Agency, INC content is not for resale. Your use of the Site does not entitle you to make any unauthorized use of any protected content, and in particular you will not delete or alter any proprietary rights or attribution notices in any content. You will use protected content solely for your personal use, and will make no other use of the content without the express written permission of Family Insurance Agency, INC and the copyright owner. You agree that you do not acquire any ownership rights in any protected content. We do not grant you any licenses, express or implied, to the intellectual property of Family Insurance Agency, INC or our licensors except as expressly authorized by these Terms.

International Users

The Service is controlled, operated and administered by Family Insurance Agency, INC from our offices within the USA. If you access the Service from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the Family Insurance Agency, INC Content accessed through www.familyinsuranceNC.com in any country or in any manner prohibited by any applicable laws, restrictions or regulations.

Indemnification

You agree to indemnify, defend and hold harmless Family Insurance Agency, INC, its officers, directors, employees, agents and third parties, for any losses, costs, liabilities and expenses (including reasonable attorney's fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. Family Insurance Agency, INC reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with Family Insurance Agency, INC in asserting any available defenses.

Liability Disclaimer

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE

INFORMATION HEREIN. FAMILY INSURANCE AGENCY, INC AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE SITE AT ANY TIME.

FAMILY INSURANCE AGENCY, INC AND/OR ITS SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS CONTAINED ON THE SITE FOR ANY PURPOSE. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND. FAMILY INSURANCE AGENCY, INC AND/OR ITS SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL FAMILY INSURANCE AGENCY, INC AND/OR ITS SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE SITE, WITH THE DELAY OR INABILITY TO USE THE SITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS OBTAINED THROUGH THE SITE, OR OTHERWISE ARISING OUT OF THE USE OF THE SITE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF FAMILY INSURANCE AGENCY, INC OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SITE, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE.

Termination/Access Restriction

Family Insurance Agency, INC reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the State of North Carolina and you hereby consent to the exclusive jurisdiction and venue of courts in North Carolina in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and Family Insurance Agency, INC as a result of this agreement or use of the Site. Family Insurance Agency, INC's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of Family Insurance Agency, INC's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by Family Insurance Agency, INC with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and Family Insurance Agency, INC with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and Family Insurance Agency, INC with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

Changes to Terms

Family Insurance Agency, INC reserves the right, in its sole discretion, to change the Terms under which www.familyinsuranceNC.com is offered. The most current version of the Terms will supersede all previous versions. Family Insurance Agency, INC encourages you to periodically review the Terms to stay informed of our updates.

Additional Options:

If you do not wish to receive SMS messages, you can choose not to check the SMS consent box on our

forms.

If you are experiencing any issues, you can reply with the keyword HELP. Or, you can get help directly from us at www.familyinsuranceNC.com or calling 919-550-8530.

Contact Us

Family Insurance Agency, INC welcomes your questions or comments regarding the Terms:

Family Insurance Agency, INC

632 Pinemcree Drive Ste 102

Clayton, North Carolina 27520

Email Address:

info@familyinsuranceNC.com

Telephone number:

919-550-8530

Effective as of January 10, 2025