## 1. Agreement Overview

By accessing or using the services provided by Safe Guard Agency, you agree to comply with and be bound by these Terms of Service. If you do not agree with these terms, please do not use our services.

#### 2. Services

Safe Guard Agency provides insurance-related services, including but not limited to policy issuance, claims processing, and customer support. These services are subject to the terms and conditions outlined herein.

# 3. Eligibility

You must be a legal resident of the state of Georgia to use our services. By using our services, you affirm that you meet this eligibility criterion.

## 4. Privacy Policy

Your privacy is important to us. Please refer to our Privacy Policy, which is incorporated by reference into these Terms of Service, to understand how we collect, use, and disclose your personal information.

### 5. Insurance Policies

All insurance policies issued by Safe Guard Agency are subject to the terms and conditions outlined in the respective policy documents. It is your responsibility to review and understand the terms of your insurance policy.

# 6. Payments and Billing

Premium payments are due as outlined in your insurance policy. Failure to make timely payments may result in the cancellation of your policy. It is your responsibility to ensure that your payment information is accurate and up-to-date.

### 7. Claims

In the event of a claim, please follow the procedures outlined in your policy document. We will process claims in accordance with the terms of your policy.

#### 8. Termination

We reserve the right to terminate or suspend your access to our services at our discretion, without prior notice, for any reason, including but not limited to a violation of these Terms of Service.

# 9. Governing Law

These Terms of Service are governed by the laws of the state of Georgia. Any disputes arising out of or in connection with these terms shall be resolved through arbitration in accordance with the rules of the American Arbitration Association.

### 10. Changes to Terms

We reserve the right to update or modify these Terms of Service at any time. Any changes will be effective upon posting the revised terms on our website. Your continued use of our services after such changes constitutes your acceptance of the updated terms.

### **Contact Information:**

Safe Guard Agency 277 N Main Street, Cleveland, GA 30528 <a href="mailto:angie@safeguardagency.net">angie@safeguardagency.net</a>, <a href="mailto:cindy@safeguardagency.net">cindy@safeguardagency.net</a>, <a href="mailto:makenna@safeguardagency.net">makenna@safeguardagency.net</a> 706-725-8500