

KL Call Financial Insurance Terms and Conditions

1. Introduction

This document outlines the terms and conditions governing the insurance policy ("Policy") provided by KL Call Financial Insurance ("Broker"). By purchasing this policy, the policyholder ("Insured") agrees to abide by these terms and conditions.

2. Definitions

- **Insured:** The individual or entity named in the policy document who is entitled to the benefits of the insurance coverage.
- **Insurer:** The insurance company that provides the coverage as per the terms outlined in this policy.
- **Premium:** The amount the Insured agrees to pay for the insurance coverage.
- **Coverage:** The specific risks or events that the insurer will cover as specified in the policy.
- **Claim:** A formal request by the Insured for compensation due to a covered loss or event.
- **Brokerage:** KL Call Financial is acting as representative for the private insurance companies

3. Policy Coverage

This policy provides coverage for the following:

- basic home and auto coverage, basic health, life, and medical coverage*
*exclusions and inclusions are dependent upon each company's specific underwriting criteria. See their terms and conditions for more information.
- **Exclusions:** This policy does not cover losses resulting from criminal acts, natural disasters, fraudulent acts, or non-disclosure of pertinent information.

4. Premium Payment

- The Insured must pay the premium as specified in the policy document.
- Premiums must be paid on time to ensure continued coverage. If the premium is not paid by the due date, the policy may be canceled or suspended.
- Premium payment can be made [via bank transfer, credit card, EFT, etc.].

5. Policy Period

- This policy is valid from receipt of first premium payment to end of policy term.
- The Insured may request policy renewal at the end of the policy period, subject to the Insurer's approval.

6. Claim Procedure

To make a claim under this policy:

1. Notify the Insurer within 14 days after the occurrence of the event.
2. Provide all necessary documentation and evidence required by the Insurer.
3. The Insurer will assess the claim based on the information provided.

7. Exclusions

The following events are excluded from coverage under this policy:

- Losses resulting from war, civil unrest, terrorism, acts of God, etc.
- Losses arising from intentional actions by the Insured.

8. Responsibilities of the Insured

- The Insured must take reasonable steps to prevent loss or damage.
- The Insured must cooperate with the Insurer in the event of a claim, including providing all required documentation and assisting in investigations.

9. Limitation of Liability

The Insurer's liability is limited to the amount specified in the policy under the "Coverage Limit." The Insurer and Brokerage is not liable for any indirect or consequential losses.

10. Policy Cancellation

- The Insured may cancel this policy by providing 10 days written notice to the Insurer.
- The Insurer may cancel this policy for reasons including non-payment of premiums or misrepresentation by the Insured, with prior notice.

11. Dispute Resolution

- Any disputes under this policy shall first be attempted to be resolved through negotiation between the Insured and Insurer.
- If a resolution cannot be reached, disputes may be submitted to [arbitration/mediation] as per the laws of the state of Utah.

12. Governing Law

This policy is governed by the laws of the state of Utah, and any disputes arising out of or in connection with this policy shall be subject to the exclusive jurisdiction of the courts in Utah.

13. Amendments

The Insurer reserves the right to amend or modify the terms and conditions of this policy. Any changes will be communicated to the Insured in writing, and such changes will become effective as of the date specified by the Insurer.

14. Privacy Policy

Messaging Terms and Conditions: When you opt-in to receive SMS/MMS communications from KL Call Financial Insurance, you agree to receive customer care, marketing, and account notification. Message frequency may vary. Message & Data rates may apply. You may opt-out at any time by texting "STOP". For assistance you can text "HELP" or contact us at 435-359-0000.