



### **Sample Agency Website & Social Media Site Disclaimers**

*Agents should consult with their local counsel to customize these sample disclaimers so that they fit their websites and social media sites, are positioned at the appropriate places on the site and comply with all of the federal and state laws and regulations that apply to them. These disclaimers are in addition to the Privacy Statement that the agency should include at the bottom of its website setting out its privacy policies. ACT hasn't developed a Privacy Statement, but encourages agencies to use as a starting point the Policy Statement that IIBA provides at the bottom of its website, as well as the Policy Statements used by other independent agencies.*

### **Website Disclaimers** Please review carefully!

“This information is not an offer to sell insurance. Insurance coverage cannot be bound or changed via submission of this online form/application, e-mail, voice mail or facsimile. No binder, insurance policy, change, addition, and/or deletion to insurance coverage goes into effect unless and until confirmed directly with a licensed agent. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us on this online form/application and/or in communications with us. All coverages are subject to the terms, conditions and exclusions of the actual policy issued. Not all policies or coverages are available in every state.”

“Please contact our office at 555.555.5555 to discuss specific coverage details and your insurance needs. In order to protect your privacy, please do not send us your confidential personal information by unprotected email. Instead, discuss that personal information with us by phone or send by fax.”

“Statements on this website as to policies and coverages and other content provide general information only and we provide no warranty as to their accuracy. Clients should consult with their licensed agent as to how these coverages pertain to their individual situation. Any hypertext links to other sites or vendors are provided as a convenience only. We have no control over those sites or vendors and cannot, therefore, endorse nor guarantee the accuracy of any information provided by those sites or the services provided by those vendors.”

“Information provided on this website does not constitute professional advice. If you have legal, tax or financial planning questions, you need to contact a qualified professional.”

***Editor's Note:*** For further information on agency website and social media site E&O & security exposure, please review the ACT Articles, “Don't Get Caught in the Web!” and

*“Agency E&O Considerations when Using Social Networking” by Sabrena Sally, CPCU,  
Senior Vice President of Westport Insurance Corporation, a Swiss Re Company.*