

## LEGAL NOTICES

Copyright 2008-2018 Catastrophic Medical Excess, Inc. All rights reserved worldwide.

Special Disclaimer: 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.

Insurance products are subject to terms, conditions and exclusions not described on this web site.

The insurance and annuity products and services described on this website are not offered in all states. Coverages, exclusions, limitations, policy terms and conditions, and eligibility for insurance or discounts, may vary from state to state and each are subject to the underwriting guidelines and rules in effect for the relevant state at the time of purchase.

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.

We do not independently verify, nor do we seek independent verification of comments and statements that may be posted by others in blog or social media posts on this site or affiliated social media sites regarding our website, its products or services. For this reason, if others post "success story" or "best-case" scenario testimonials (as distinguished from subjective opinions), you should assume that their results are NOT typical.

We provide links to other sites from this website for your convenience. We do not endorse these sites and they are not under our authority. We are not responsible for the information these linked sites provide or for the use you make of them.

All trademarks, service marks, trade names, trade dress, product names and logos appearing on the site are the property of their respective owners. Any rights not expressly granted herein are reserved.

