

E&O Resources from HawkTalk Live Webinar

August 5, 2021

Sample Disclaimer Language

(provided by Ohio Insurance Agents)

Voice Mail Sample

You have reached the voice mail of [NAME] and today is [DATE]. I am currently [IN or OUT] of the office. Please leave a detailed message, and I will return your call as soon as possible. If you require immediate assistance, press 0 and asked to be connected to [BACK-UP PERSON] who can assist you. For your protection, coverage cannot be bound, added or changed via voice mail, email, fax, or online via the agency's website, and is not effective until confirmed directly with a licensed agent. Thank you for calling and have a great day.

Website Sample

Statements on this web site as to policies and coverages provide general information only. This information is not an offer to sell insurance. Insurance coverage cannot be bound or changed via submission of any online form/application provided on this site or otherwise, 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 by a licensed agent. Any proposal of insurance we may present to you will be based upon the information you provide to us via this online form/application and/or in other communications with us. Please contact our office at [insert phone number] to discuss specific coverage details and your insurance needs. 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. Information provided on this site does not constitute professional advice; if you have legal, tax or financial planning questions, you should contact an appropriate professional. Any hypertext links to other sites are provided as a convenience only; we have no control over those sites and do not endorse or guarantee any information provided by those sites.

Fax, Email and Instant Message Sample

This transmission contains information that may be confidential or privileged, and is intended only for the recipient identified above. If you received this transmission in error, please notify the sender immediately, delete all copies, and be aware that any disclosure, copying, distribution or use of the contents of this transmission is strictly prohibited. Also, for your protection, coverage cannot be bound or changed via voice mail, email, fax, or online via the agency's website, and is not effective until confirmed directly with a licensed agent.

Claims Reporting Sample

Agencies that use email or have interactive websites that allow customers to report claims may consider the following disclaimer:

An email will not be effective to report a claim or request a coverage change until such time as you receive a confirmation from us that the claim submitted or change requested has been processed.

Social Network Sample

The (Agency Name) cannot bind or alter coverages or accept reported claims via social networking. Further, the information provided is intended for general situations and should not be used to communicate client specific information to the agency. Any content a customer provides become the property of the agency and the agency is at liberty to add, modify or delete any content that is not acceptable.

Proposal Disclaimer

This is a proposal (or summary) provided for illustration purposes only; it is not a legal contract. It is provided to facilitate your understanding of your insurance program. Please refer to the actual policies for specific terms, coverage, conditions, limitations and exclusions that will govern the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage. In assisting you with your insurance needs we have been dependent upon information provided to us by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring them to our attention. Should any of your business operations or exposures to loss change after coverage is bound, it is the customers responsibility to let us know promptly so proper coverage(s) can be discussed.