

TERMS AND CONDITIONS NOTICE REGARDING REQUESTS FEES & BILLING

OUR TERMS OF BUSINESS are net thirty (30) days unless prior arrangements have been made. The thirty (30) days begins from the date your office receives the emailed report and invoice from us. Invoices not paid within thirty (30) days will result in a \$50.00 per invoice/per month late fee until paid in full.

FEES QUOTED on the Request Form are per policy researched and will apply even where a policy or a Self-Insurer fails to provide coverage, for any reason (i.e. policy exclusions); unless the reported policy for Self-Insurance was not in effect on the date of loss in which case no fees would apply.

THERE IS NEVER A CHARGE to you if we are unable to identify the information requested. However, when requesting a limit only search, we will assume that you have already confirmed that the policy was in effect on the date of loss. As such, we will report the limits of the policy on the date of loss provided. **If we learn that the policy was NOT in force on the date of loss will report the limits of the policy as ZERO (0) indicating the policy was not in effect on the date of loss. You will be invoiced, regardless.** The only time there will not be an invoice for a LIMITS ONLY search, is if we are unable to obtain the limits of the policy that was indeed in effect on the date of loss.

SHOULD WE OBTAIN ONLY PART OF THE INFORMATION REQUESTED, you will be invoiced only for that portion of the request you receive. (i.e. you request to us is to identify the insurance carrier, policy number and policy limits, however, if we are only able to identify the insurance carrier, you will only be invoiced for that portion of information provided.)

ALL RUSH cases are placed ahead of all NON-RUSH cases, however, the RUSH fee is waived when the requested information is not obtained or if the research has taken in excess of five (5) business days. The RUSH fee is charged per Defendant (i.e. a request is received on one case seeking insurance details on three Defendants, the invoice will indicate the Rush fee three (3) times.)

TO AVOID BEING INVOICED for policies already known to exist that you do NOT require any research on, please note then in your EMAIL when submitting your request. PLEASE DO NOT LIST THEM ON THE MEA FORM.

THE AVERAGE TURNAROUND time for a non-rush request is ten (10) business days and 5 business days for a rush request [24 hour ordered are completed within 24 business hours].

SEARCHES ARE PERFORMED under the Defendant name(s) only. Policies found, may or may not cover the target vehicle or property owned/operated by the Defendant. The client will be invoiced in accordance with the Fee Schedule.

ALL RESULTS will be e-mailed to the client immediately upon completion to the email address your firm used when you submitted the request, with an invoice to follow via separate email if case work is billable.

WHEN REQUESTING POLICY LIMITS ONLY you must include the insurance carrier details, policy number and/or claim number and ANY correspondence from the Insurance Carrier.

WHEN REQUESTING AN ID INSURANCE CARRIER search, please note that fees will still apply in situations where a policy is located for the stated defendant(s), on the loss date, but the located policy fails to provide coverage for any reason.

If MEA cannot locate an Insurance Carrier and/or Umbrella information there is a flat fee of \$15.00.

DISCLAIMER

MEA uses reasonable care to obtain accurate and up to date information from sources considered reliable. It is believed that all information provided is accurate, however MEA makes no warranty or guarantee, either expressed or implied, that the information provided herein is correct, since the information has been obtained from supplementary sources. You should not make a decision to proceed based solely upon the information provided herein, but should also use reasonable care and utilize other sources of information that are available to you in order to make your decision as to how to proceed