



Zoo City FINANCIAL

Terms of Use

****Effective Date:**** July 26, 2024

****1. Acceptance of Terms****

Welcome to Knight Jr Agency Inc DBA Zoo City Financial ("we," "us," "our"). By accessing or using our website located at www.zoocityfinancial.com (the "Site"), you agree to comply with and be bound by these Terms of Use (the "Terms"). If you do not agree to these Terms, please do not use the Site.

****2. Description of Services****

Zoo City Financial provides various insurance and financial planning services, including but not limited to:

- Life insurance: Offering term life, whole life, universal life, and other life insurance products to help protect your family's financial future.
- Health insurance: Providing individual and family health insurance plans, including marketplace plans.
- Medicare: Assisting with Medicare enrollment, Medicare Advantage plans, and Medicare Supplement plans.
- Retirement planning: Offering retirement planning products and services, including IRAs, annuities, and investment advice.
- Financial planning: Comprehensive financial planning services to help you manage your finances, reduce debt, and achieve your financial goals.

****3. Privacy Policy****

Your privacy is important to us. We do not sell your personal information to third parties. By using our Site, you consent to our Privacy Policy, which outlines how we collect, use, and protect your information. We will use the information provided to contact you via phone, email, or text to meet your request and provide you with relevant information about our services.

****4. User Responsibilities****

By using our Site, you agree to:



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- Provide true and honest information when requested to acquire services, products, and assistance.
- Use the Site for lawful purposes only.
- Not engage in any activity that could harm the Site or its users.

****5. Disclaimers and Limitation of Liability****

The information provided on our Site is for general informational purposes only. We make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability of the information contained on the Site. Your use of the Site is at your own risk.

In no event shall Zoo City Financial be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of your use of the Site, including but not limited to loss of data or profits, arising out of or in connection with the use or performance of the Site.

****6. Governing Law****

These Terms shall be governed by and construed in accordance with the laws of the State of North Carolina, without regard to its conflict of law principles. However, we also operate in various other states, and local laws may apply.

****7. Modification of Terms****

We reserve the right to modify these Terms at any time without notice to users. Any changes will be effective immediately upon posting on the Site. Your continued use of the Site after any such changes constitutes your acceptance of the new Terms.

****8. Contact Information****

If you have any questions about these Terms, please contact us at:

Knight Jr Agency Inc DBA Zoo City Financial
Email: marchelle@zoocityfinancial.com