

Terms and Conditions

Effective Date 9/1/2024

Welcome to PAK Insurance, LLC (the "SITE"). By accessing or using our Site, you agree to comply with and be bound by these Terms and Conditions. If you do not agree with these terms, please do not use our site.

1. Acceptance of Terms:

By accessing this Site, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions, as well as our Privacy Policy.

2. Use of the Site:

- You agree to use the Site for lawful purposes only and in a manner that does not infringe the rights of others or restrict their use of the Site.
- You must not engage in any conduct that could damage, disable, overburden, or impair the Site.

3. User Accounts:

- If you create an account on our Site, you are responsible for maintaining the confidentiality of your account information, including your password.
- You agree to notify us immediately of any unauthorized use of your account or other breach of security.

4. Intellectual Property:

- All content on this Site, including text, graphics, logos, and images, if the property of PAK Insurance, LLC. Or it's licensors and is protected by applicable copyright and trademark laws.
- You may not reproduce, distribute, or create derivative works for any content on this Site without written permission.

5. Limitation of Liability:

- To the fullest extent permitted by law, www.pakinsuranceagency.com shall not be liable for any direct, indirect, incidental or consequential damages resulting for you use or inability to use the Site.
- We do not guarantee that the Site will be uninterrupted or error-free.

6. Third Part Links:

Our Site may contain links to third-party websites. We do not endorse or assume any responsibility for the content or practices of these websites. Your use of any third-party sites is at your own risk.

7. Modifications to Terms:

We reserve the right to modify these Terms and Conditions at any time. Changes will be effective immediately upon posting on the Site. Your continued use of the Site following any changes constitutes your acceptance of the new Terms.

8. Governing Law:

These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Arizona, County of Maricopa, without regard to its conflict of law principles.

9. Contact Us:

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

Phil LaBarbera

PAK Insurance, LLC

www.pakinsuranceagency.com