

Terms of Use

Last updated: November 14, 2024

Directed Health INSURANCE SOLUTIONS, LLC d/b/a Directed Health, a Florida limited liability company, and/or its affiliated and subsidiary companies (individually and/or collectively, “Directed Health,” “we” or “us” or “our”) owns and operates this Website, and portions of other Web pages and Web content through which you have accessed these Terms of Use (collectively, the “Site”). By visiting, using and/or submitting information to the Site, you agree to be bound by the terms and conditions of these Terms of Use (this “Agreement”) and our Privacy Notice (the “Privacy Notice”).

THIS AGREEMENT CONTAINS AN AGREEMENT TO ARBITRATE ALL CLAIMS AND DISCLAIMERS OF WARRANTIES AND LIABILITY.

Your Compliance with this Agreement

You acknowledge that this Agreement is supported by reasonable and valuable consideration, the receipt and adequacy of which is hereby acknowledged. Without limiting the foregoing, you acknowledge that such consideration includes, without limitation, your ability to visit, use and/or submit information to the Site.

You represent that you have the capacity to be bound by this Agreement, or if you are acting on behalf of a company or other entity, you have the authority to bind such company or entity. In order to determine your compliance with this Agreement, We may monitor your access and use of the Site in accordance with our Privacy Policy.

The Site is Not Intended for Minors

The Site is intended to be accessed and used only by adults and is not directed to minors. As stated in our Privacy Policy, we do not knowingly collect personally

identifiable information by anyone under the age of 18 and you should not provide us with any information regarding any individual under the age of 18.

Your Access and Use of the Site

Your right to access and use the Site is personal to you and is not transferable by you to any other person or entity. You are only entitled to access and use the Site for lawful purposes and pursuant to the terms and conditions of this Agreement and the Privacy Policy.

Your access and use of the Site may be interrupted from time to time for any of several reasons, including, without limitation, the malfunction of equipment, periodic updating, maintenance or repair of the Site or other actions that we, in our sole discretion, may elect to take. We reserve the right to suspend or discontinue the availability of the Site and/or any portion or feature of the Site at any time in its sole discretion and without prior notice.

Any action by you that, in our sole discretion: (i) violates the terms and conditions of this Agreement and/or the Privacy Policy; (ii) restricts, inhibits or prevents any access, use or enjoyment of the Site; or (iii) through the use of the Site, defames, abuses, harasses, offends or threatens, shall not be permitted, and may result in your loss of the right to access and use the Site. You shall not metatag, provide links to or frame the Site without our prior express written permission.

Your Access and Use of Services on the Site

Subject to the terms of this Agreement and the Privacy Policy, we may offer you various services on or through the Site (the “Services”). Below are terms and conditions governing these Services.

You Must Maintain the Integrity of Your Information. To use certain Services, you may be required to provide us with information about you (“Your Information”). If you provide Your Information to us then you agree to provide true, current, complete and accurate information, and not to misrepresent your identity. You also

agree to keep Your Information current and to update Your Information if any of Your Information changes. Our collection, use and disclosure of Your Information is governed by this Agreement and our Privacy Policy.

You Are Responsible for Your Financial Decisions. We and our affiliates, through the Site, provide a venue through which you can obtain information and request assistance from our licensed insurance agents. We may also connect you with third-party service providers, such as insurance companies, insurance brokers, insurance agents and/or other insurance professionals (“Service Providers”). It is your responsibility to investigate Service Providers. You acknowledge and agree that Service Providers are solely responsible for any services that they may provide to you and that we shall not be liable for any losses, costs, damages or claims in connection with, arising from or related to your use of a Service Provider’s products or services. We urge you to obtain the advice of financial advisors, insurance agents, brokers or other qualified professionals who are fully aware of your individual circumstances before you make any financial or insurance decisions. You acknowledge and agree that you rely on your own judgment and that of such advisors in selecting any products or services offered by Service Providers.

You Acknowledge and Agree that Directed Health is Not an Insurance Company.

We are not an insurance company. We, through the Site, may help to connect you with our licensed agents and/or Service Providers that might meet your needs based on information you provide. We do not, and will not, make any coverage or credit decision with any Service Provider referred to you. We do not issue insurance coverage or any other financial products.

You Do Not Pay Fees to Us.

Unless you are a Service Provider or order a specific service through the Site, we do not charge you a fee to use the Site. Service Providers, however, may pay us fees for services and to be matched with Site users. Directed Health is not involved with and is not responsible for any fee arrangement that you may enter into with any Service Provider. You acknowledge and agree to this compensation

arrangement. You hereby release us of any and all losses, costs, damages or claims in connection with, arising from or related to your use of a Service Provider's products or services, including any fees charged by a Service Provider.

Requests for Quotes or Offers. The Site may give you the opportunity to request quotes or offers from Service Providers. Portions of the Site providing this opportunity are only available to residents of the United States and may not be available in all states.

We make no guarantee that you will be matched with a Service Provider.

If you make either a complete or incomplete Application, then you agree that any information that you provide in connection with your Application may be used and disclosed as set forth in the Privacy Policy and/or as otherwise set forth at the time you provide such information. Without limiting anything in the Privacy Policy, you authorize Service Providers, and their affiliates and third-party service providers, to conduct all necessary research with your information, including checking your credit history, if applicable, for purposes of responding to your Application.

If you make an Application, then you expressly authorize Service Providers to contact you by telephone, fax and email at the numbers and addresses provided in your Application, for purposes of providing you with the quotes, products and services indicated in your Application. You consent to receive telephone calls from Service Providers, even if the phone number that you provided on your Application is on any "Do Not Call" list. You also consent to us and the Service Providers making recorded calls to remind you of deadlines or other issues in connection with your Application.

You are solely responsible for complying with applicable laws and regulations in connection with your use of any services offered by a Service Provider.

Fees and Payments

Access and use of the Site is free. At any time, we may choose to charge fees for various premium features and services, and we will notify you of those charges at the time that we offer features and services for a fee.

Transmissions, Submissions and Postings to the Site

If you transmit, submit or post information to the Site that is not federally trademarked and/or copyrighted, you automatically grant us and our assigns the worldwide, fully-paid, royalty-free, exclusive right and license to use, copy, format, adapt, publish and/or incorporate any or all such information in any media whatsoever, including, without limitation, the Content (as defined below). Provided that you have obtained prior written permission from us to transmit, submit or post information to the Site that is federally trademarked and/or copyrighted, you automatically grant us and our assigns the worldwide, fully-paid, royalty-free right to use, copy, format, adapt, publish and/or incorporate any or all such information in any media whatsoever, including, without limitation, the Content.

You shall not transmit, submit or post the following to the Site:

Information that infringes our or any third party's copyright, patent, trademark, trade secret or other proprietary rights;

Information that violates any law, statute, ordinance or regulation;

Information that is trade libelous, unlawfully threatening, unlawfully harassing, defamatory, obscene, explicit or vulgar, or otherwise injurious to us or third parties or that infringes on our or any third party's rights of publicity or privacy;

Information that contains any viruses, worms, Trojan horses, trap doors, back doors, easter eggs, time bombs, cancelbots or other code or computer programming routines that contain contaminating or destructive properties or that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information;

Information containing or constituting chain letters, mass mailings, political campaigning, or any form of "spam";

Information that is false, inaccurate or misleading;

Commercial advertisements or solicitations without written permission from us; or

Federally trademarked and/or copyrighted information without written permission from us.

Although we do not regularly review your transmissions, submissions or postings, we reserve the right (but not the obligation) to edit, refuse to post or remove your transmissions, submissions or postings. Pursuant to the Privacy Policy, we may review transmissions, submissions or postings made by you to determine, in our sole discretion, your compliance with this Agreement.

You are solely responsible for all your transmissions, submissions or postings (i.e., your own “User-Generated Content”) and the consequences of transmitting, submitting or posting them.

Our Intellectual Property Rights

Our names, graphics, logos, page headers, button icons, scripts, and service names are our trademarks or trade dress in the United States and/or other countries (collectively, the “Proprietary Marks”). You may not use the Proprietary Marks without our prior express written permission, which permission may be withheld in our sole discretion. Directed Health makes no proprietary claim to any third-party names, trademarks or service marks appearing on the Site. Any third-party names, trademarks, and service marks are property of their respective owners.

The information, advice, data, software and content viewable on, contained in, or downloadable from the Site (collectively, the “Content”), including, without limitation, all text, graphics, charts, pictures, photographs, images, line art, icons and renditions, are copyrighted by, or otherwise licensed to, us or our Content suppliers. We also own a copyright of a collective work in the selection, coordination, arrangement, presentation, display and enhancement of the Content (the “Collective Work”). All software used on the Site (the “Software”) is our property or property of our software vendors and is protected by United States and international copyright laws. Viewing, reading, printing, downloading or otherwise using the Content and/or the Collective Work does not entitle you to any ownership or intellectual property rights to the Content, the Collective Work or the Software.

You shall be solely responsible for any damage resulting from your infringement of our or any third party's intellectual property rights regarding the Proprietary Marks, the Content, the Collective Work, the Software and/or any other harm incurred by us as a direct or indirect result of your copying, distributing, redistributing, transmitting, publishing or using the same for purposes that are contrary to the terms and conditions of this Agreement.

Copyright Protection

Directed Health, pursuant to 17 U.S.C. § 512, the Digital Millennium Copyright Act (the "DMCA"), has implemented the following procedures for receiving written notification of claimed infringements and for processing such claims in accordance with the DMCA. Directed Health accommodates and does not interfere with standard technical measures used by copyright owners to protect their materials.

If you believe any Content on the Site infringes your copyrights, you may request that we remove the Content from the Site (or disable access to that Content) by contacting our Designated Agent (identified below) and providing the following information:

Identification of the copyrighted work that you believe to be infringed. Please describe the work and, where possible, include a copy or the location (e.g., URL) of an authorized version of the work.

Identification of the material that you believe to be infringing and its location. Please describe the material and provide us with its URL or any other pertinent information that will allow us to locate the material.

Your name, address, telephone number, and e-mail address.

A statement that you have a good faith belief that the complained of use of the materials is not authorized by the copyright owner, its agent, or the law.

A statement that the information that you have supplied is accurate, and indicating that "under penalty of perjury," you are the copyright owner or are authorized to act on the copyright owner's behalf.

A signature or the electronic equivalent from the copyright holder or authorized representative.

Send this information to us by mail or e-mail:

By mail:

Directed Health Insurance Solutions, LLC

141 Fifth Street NW Suite 201

Winter Haven FL 33881

By e-mail: jb3@mydirectedhealth.com

Once notification in accordance with the above is received by the Designated Agent, it is Directed Health policy to: (a) remove or disable access to the Content; (b) notify the provider of the Content or user of the Site that it has removed or disabled access to such Content; and (c) terminate repeat infringers' access to the Site.

If you receive a notification of alleged copyright infringement, and believe that the claim is erroneous, you may submit a counter-notification to Directed Health's Designated Agent within thirty (30) days of the date the Content was removed from the Site. A counter-notification must be a written communication that includes substantially the following:

Identification of the material that has been removed or disabled and its location. Please describe the material and provide us with its URL or any other pertinent information that will allow us to locate the material.

Your name, address, telephone number, and e-mail address.

A statement "under penalty of perjury" that you have a good faith belief that the material was removed or disabled as a result of mistake or misidentification of the material.

A signature or the electronic equivalent of the person submitting the counter-notification.

Upon receipt of a counter-notification in accordance with the above, Directed Health shall promptly provide the complaining party with a copy. The complaining party shall have within ten (10) business days to inform Directed Health that an action has been filed seeking a court order to restrain the alleged infringer from engaging in infringing activity on the Sites. If Directed Health receives such notification within ten (10) business days, Directed Health shall not replace the removed Content or cease disabling access to it. If Directed Health does not receive such notification from the complaining party that an action has been filed seeking a court order to restrain the alleged infringer from engaging in infringing activity on the Sites, then Directed Health shall replace the removed Content or cease disabling access to it within four (4) business days following the expiration of the ten (10) business day deadline.

In accordance with the DMCA and other applicable law, Directed Health may, in appropriate circumstances, at Directed Health's sole discretion, terminate access to the Site of any user that Directed Health finds to be a repeat infringer. Directed Health reserves the right to define the criteria by which Directed Health will determine that a user is a "repeat infringer." In the event that "repeat infringer" is defined by statute, law, or regulation as applicable to 17 USC § 512, Directed Health will adopt that definition as a minimum standard. Without limiting Directed Health right to define "repeat infringer," as a general rule, Directed Health will define a "repeat infringer" as any person or entity about whom Directed Health has received three or more DMCA notifications of alleged infringement in accordance with the procedures outlined above. Directed Health will take into account all relevant facts and circumstances when determining whether or not termination of access and/or use privileges of a "repeat infringer" is appropriate.

If you believe that a user is a repeat infringer, please follow the instructions above to contact Directed Health's Designated Agent and provide information sufficient for us to verify that the user has been determined to be in violation of the DMCA repeatedly.

Your Use of the Content

We grant you a limited license to access, print, download or otherwise make personal use of the Content and the Collective Work in the form of: (i) one machine-readable copy; (ii) one backup copy; and (iii) one print copy, for your non-commercial use; provided, however, that you shall not delete any proprietary notices or materials with regard to the foregoing manifestations of the Content and the Collective Work. You may not modify the Content or the Collective Work or utilize them for any commercial purpose or any other public display, performance, sale, or rental, decompile, reverse engineer, or disassemble the Content or the Collective Work, or transfer the Content or the Collective Work to another person or entity.

Except as otherwise permitted under the copyright laws of the United States, no other copying, distribution, redistribution, transmission, publication or use, other than the non-commercial use of the Content and the Collective Work as permitted by this Agreement, is permitted by you without our express prior written permission, which permission may be withheld in our sole discretion.

You may not use any meta tags or any other “hidden text” utilizing our name or trademarks without express written permission, which permission may be withheld in our sole discretion.

Access and Interference

The Site contains robot exclusion headers. You agree that you will not use any robot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor the Site or any portion of the Site or for any other purpose, without our express written permission which may be withheld in our sole discretion.

Additionally, you agree that you will not: (i) take any action that imposes, or may impose in our sole discretion an unreasonable or disproportionately large load on our infrastructure; (ii) copy, reproduce, modify, create derivative works from, distribute or publicly display any content (except for your personal information)

from the Site without our prior written permission and the appropriate third party, as applicable; (iii) interfere or attempt to interfere with the proper working of the Site or any activities conducted on the Site; or (iv) bypass our robot exclusion headers or other measures we may use to prevent or restrict access to the Site. Notwithstanding the foregoing, we grant the operators of public search engines permission to use spiders to copy materials from the Site for the sole purpose and solely to the extent necessary for creating publicly available search indices of the materials on the Site, but not caches or archives of such materials. We reserve the right to revoke these exceptions either generally or in specific cases. You shall not collect or harvest any personally identifiable information, including account names, from the Site. You shall not use any communication systems provided on the Site (such as Forums or email) for any commercial or solicitation purposes. You shall not solicit for commercial purposes any users of the Site without our express, written permission, which permission may be withheld in our sole discretion.

Electronic Communications

When you visit the Site or send email to us, you are communicating with us electronically. You consent to receive communications from us electronically. Although we may choose to communicate with you by regular mail, we may also choose to communicate with you by e-mail or by posting notices on the Site. You agree that all agreements, notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

Your Responsibility for Equipment and Related Costs

You are responsible for obtaining and maintaining all telephone, computer hardware, Internet access services and other equipment or services needed to access and use the Site, and all costs and fees associated with Internet access or long distance charges incurred with regard to your access and use of the Site.

Third Party Links

There may be provided on the Site links to other Web sites belonging to our advertisers, business partners, affiliates, Service Providers and other third parties. Such links do not constitute an endorsement by us of those Web sites, nor the products or services listed on those Web sites. We are not responsible for the activities or policies of those Web sites. We do not endorse or recommend the products of any particular advertiser, business partner, affiliate or other third party. We do not guarantee that the terms or rates offered by any particular advertiser, business partner, affiliate, Service Provider or other third party on the Site are the best terms or lowest rates available in the market.

Mobile Devices

If we provide aspects of the Site via an application for your mobile or other device, please be aware that your carrier's normal rates and fees may apply and that the terms of this Agreement and other agreements within the application apply to your use of such mobile application.

We Make No Representations or Warranties Regarding the Content

The Content and all services and products associated with the Site are provided to you on an "as-is" and "as available" basis. We make no representations or warranties of any kind, express or implied, as to the operation of the Site or the information, content, materials, products or services included on or associated with the Site. You expressly agree that your use of the Site and all products and services included on or associated with the Site is at your sole risk.

We do not make any representations, warranties or guarantees, express or implied, regarding the accuracy, correctness, or completeness of the Content or the services and products associated with the Site, nor the safety, reliability, title, timeliness, completeness, merchantability, conformity or fitness for a particular purpose of the Content or the services and products associated with the Site. It is your sole responsibility to independently evaluate the accuracy, correctness or completeness of the Content and the services and products associated with the Site. We make no representation, warranty or guarantee that the Content that may be available for downloading from the Site is free of infection from any viruses, worms, Trojan horses, trap doors, back doors, easter eggs, time bombs, cancelbots or other code or

computer programming routines that contain contaminating or destructive properties or that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information. We do not make any representations, warranties or guarantees, express or implied, regarding any quotes or offers provided on or through the site.

The Content is intended only to assist you with information related to financial decisions and is broad in scope and does not consider your personal financial situation. Your personal financial situation is unique, and the information provided on this Site may not be appropriate for your situation. Accordingly, before making any final decisions or implementing any financial strategy, we recommend that you obtain additional information and advice of your accountant and other financial advisors who are fully aware of your individual circumstances. Nothing on our Site constitutes financial advice.

Limitations on Our Liability

We shall in no event be responsible to, or liable to, you, or any third party, whether in contract, warranty, tort (including negligence) or otherwise, for any damages, including, but not limited to, special, incidental, indirect or consequential damages that include, but are not limited to, damages for any loss of profit, revenue or business, as a direct or indirect result of: (i) your breach or violation of the terms and conditions of this Agreement; (ii) your access and use of the Site; (iii) your DELAY IN ACCESSING OR inability to access or use the Site for any reason; (iv) your downloading of any of the Content or the Collective Work for your use; (v) your reliance upon or use of the Content or the Collective Work, OR (VI) ANY INFORMATION, SOFTWARE, PRODUCTS OR SERVICES OBTAINED THROUGH THE SITE, OR OTHERWISE ARISING OUT OF THE USE OF THE SITE, WHETHER RESULTING IN WHOLE OR IN PART, FROM BREACH OF CONTRACT, TORTIOUS BEHAVIOR, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF WE AND/OR OUR SUPPLIERS HAD BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. OUR LIABILITY AND THE LIABILITY OF OUR AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, INDEPENDENT CONTRACTORS, SHAREHOLDERS, REPRESENTATIVES, AND AGENTS ARISING OUT OF THIS AGREEMENT SHALL NOT EXCEED \$100.

YOU SPECIFICALLY ACKNOWLEDGE THAT WE SHALL NOT BE LIABLE FOR USER-GENERATED CONTENT OR THE DEFAMATORY, OFFENSIVE OR ILLEGAL CONDUCT OF ANY THIRD PARTY, AND THAT THE RISK OF HARM OR DAMAGE FROM SUCH USER-GENERATED CONTENT AND THIRD-PARTY CONDUCT RESTS ENTIRELY WITH YOU.

YOU AND WE AGREE THAT ANY CAUSE OF ACTION ARISING OUT OF OR RELATED TO THE SITE MUST COMMENCE WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION OCCURS. OTHERWISE, SUCH CAUSE OF ACTION IS PERMANENTLY BARRED.

Certain state laws do not allow limitations on implied warranties or the exclusion or limitation of certain damages. If these laws apply to you, some or all of the above disclaimers, exclusions or limitations may not apply to you.

Your Indemnification of Us

You shall defend, indemnify and hold harmless us and our officers, directors, shareholders, employees, independent contractors, agents, representatives and affiliates from and against all claims and expenses, including, but not limited to, attorneys' fees, arising out of, or attributable to: (i) any breach or violation of this Agreement by you; (ii) your failure to provide accurate, complete and current personally identifiable information requested or required by us; (iii) your access or use of the Site; (iv) access or use of the Site under any password that may be issued to you; (v) your transmissions, submissions or postings (i.e., your own User-Generated Content); and/or (vi) any personal injury or property damage caused by you.

Amendments of this Agreement

We reserve the right to update, amend and/or change this Agreement at any time in its sole discretion and without notice. Updates to this Agreement will be posted here. Amendments will take effect immediately upon our posting the updated

Agreement on the Site. You are encouraged to revisit this Agreement from time to time in order to review any changes that have been made. The date on which this Agreement was last updated will be noted immediately above this Agreement. Your continued access and use of the Site following the posting of any such changes shall automatically be deemed your acceptance of all changes.

Our Remedies

You acknowledge that we may be irreparably damaged if this Agreement is not specifically enforced, and damages at law would be an inadequate remedy. Therefore, in the event of a breach or threatened breach of any provision of this Agreement by you, we shall be entitled, in addition to all rights and remedies, to seek an injunction restraining such breach or threatened breach, without being required to show any actual damage or to post an injunction bond, and/or to a decree for specific performance of the provisions of this Agreement. For purposes of this Section, you agree that any action or proceeding with regard to such injunction restraining such breach or threatened breach shall be brought in the courts of record of Polk County, Florida. You consent to the jurisdiction of such court and waive any objection to the laying of venue of any such action or proceeding in such court. You agree that service of any court paper may be effected on such party by mail or in such other manner as may be provided under applicable laws, rules of procedure or local rules.

Governing Law; Arbitration

You agree that: (i) the Site shall be deemed solely based in the State of Florida; and (ii) the Site shall be deemed a passive Web site that does not give rise to personal jurisdiction over us, our affiliates and assigns, either specific or general, in jurisdictions other than the State of Florida.

This Agreement is to be governed by and construed in accordance with the internal laws of the State of Florida, without regard for principles of conflicts of laws. Any civil action, claim, dispute or proceeding arising out of or relating to this

Agreement, except for an injunctive action regarding a breach or threatened breach of any provision of this Agreement by you as provided above, shall be referred to final and binding arbitration, before a single arbitrator, under the commercial arbitration rules of the Judicial Arbitration and Mediation Services, Inc. (“JAMS”). The Federal Arbitration Act and federal arbitration law apply to this agreement.

THEREFORE, YOU DO NOT HAVE THE OPPORTUNITY TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS AND YOU GIVE UP YOUR RIGHT TO PARTICIPATE IN OR BRING CLASS ACTIONS. By using The Site, you consent to these restrictions.

You and we shall select the arbitrator, and if you and we are unable to reach agreement on selection of the arbitrator within thirty (30) days after the notice of arbitration is served, then JAMS shall select the arbitrator. Arbitration shall not commence until the party requesting it has deposited One Thousand Dollars (\$1,000.00) with the arbitrator for the arbitrator’s fees and costs. The party requesting arbitration shall advance such sums as are required from time to time by the arbitrator to pay the arbitrator’s fees and costs until the prevailing party is determined or the parties have agreed in writing to an alternate allocation of fees and costs.

Judgment upon any award rendered by the arbitrator shall be final, binding and conclusive upon you and us and your and our respective administrators, executors, legal representatives, successors and assigns, and may be entered in any court of competent jurisdiction. Notwithstanding the previous sentence, in no event shall either you or we be entitled to punitive, special, indirect or consequential damages and both you and we hereby waive your and our respective rights to any punitive, special, indirect or consequential damages, including, but not limited to, damages for any loss of profit, revenue or business.

Should a dispute arise and should the arbitration provisions herein become inapplicable or unenforceable, or in any instance of any lawsuit between you and us, jurisdiction over and venue of any suit shall be exclusively in the state courts sitting in Polk County, Florida.

Miscellaneous

If any portion of this Agreement is deemed unlawful, void or unenforceable by any arbitrator or court of competent jurisdiction, this Agreement as a whole shall not be deemed unlawful, void or unenforceable, but only that portion of this Agreement that is unlawful, void or unenforceable shall be stricken from this Agreement.

The headings contained in this Agreement are for convenience of reference only, are not to be considered a part of this Agreement and shall not limit or otherwise affect in any way the meaning or interpretation of this Agreement.

All covenants, agreements, representations and warranties made in this Agreement, as may be amended by us from time to time, shall survive your acceptance of this Agreement and the termination of this Agreement.

This Agreement and the Privacy Policy represent the entire understanding and agreement between you and us regarding the subject matter of the same, and supersede all other previous agreements, understandings and/or representations regarding the same.

If you have questions, comments, concerns or feedback regarding this Agreement or the Site, please contact us at the following address.

Directed Health Insurance Solutions, LLC
141 Fifth Street NW Suite 201
Winter Haven FL 33881