

Insurance Disclosures

ARRINGTON INSURANCE OF FLORIDA INC.

Effective Date: 10/2026

1. About Our Agency

Arrington Insurance of Florida Inc. is an independent insurance agency serving customers in Florida.

Our agency assists customers in exploring available insurance products, obtaining quotations, submitting applications, and servicing insurance policies.

Arrington Insurance is not the insurance company that underwrites or issues an insurance policy. Insurance coverage is provided by the applicable insurer and is subject to that insurer's underwriting guidelines, policy terms, and applicable law.

2. General Insurance Information

Information provided on this website is intended for general informational and educational purposes.

Descriptions of insurance products, benefits, coverage limits, deductibles, exclusions, and other policy features are general summaries. They may not apply to every insurer, policy, or customer.

Coverage availability and terms vary depending on the insurance company, individual risk characteristics, underwriting requirements, and policy provisions.

Customers should review their actual insurance documents and contact our agency with questions about their specific coverage.

3. Insurance Quotations

Submitting a quote request through our website does not guarantee that an insurance company will offer or issue coverage.

Insurance quotations and premium estimates may change based on underwriting review, property inspections, application information, carrier requirements, or other relevant circumstances.

An insurance quotation is not, by itself, an insurance policy or confirmation that coverage has been established.

4. Binding of Insurance Coverage

Insurance cannot be bound directly through this website.

Submitting a quote request, contact form, email, text message, or voicemail does not, by itself, establish that insurance coverage has been bound or issued.

Coverage becomes effective only through applicable binding or issuance procedures and in accordance with relevant insurer requirements and law.

Customers should obtain appropriate confirmation of coverage and its effective date.

5. Coverage Changes and Endorsements

Requests to add, remove, increase, decrease, or otherwise modify coverage may require additional documentation, underwriting approval, or carrier processing.

Submitting a policy change request does not automatically establish that the requested change has been completed.

Confirmation procedures vary by insurer and type of request.

Customers should obtain confirmation of any completed change and review resulting policy documents for accuracy.

6. Policy Cancellations and Renewals

Requests for policy cancellation, renewal, or reinstatement are subject to applicable policy provisions, insurer procedures, and legal requirements.

The submission of a request does not, by itself, establish that the requested transaction has been processed or that a particular effective date applies.

Customers should promptly confirm the status of time-sensitive transactions.

Nothing in these disclosures limits any legally effective notice, cancellation right, or other right established by applicable law.

7. Policy Documents and Coverage Determinations

The actual insurance policy, including its declarations, coverage forms, endorsements, terms, exclusions, limitations, and conditions, governs the coverage provided, subject to applicable law.

Website descriptions and general communications do not replace an insurance policy.

Claims and coverage determinations are made according to applicable policy provisions, insurer procedures, and governing law.

Customers should review their policy documents carefully and promptly notify our agency of any questions or apparent discrepancies.

8. Claims Reporting

This website does not currently provide a dedicated claims-filing service.

Customers who need to report a claim should contact Arrington Insurance or their insurance carrier through an appropriate reporting channel.

Insurance policies may contain specific notice requirements or deadlines relating to claims.

Customers should not rely solely on a general website contact form for urgent claim reporting.

Nothing in this disclosure determines whether a particular communication constitutes legally effective notice under an insurance policy or applicable law.

9. Premium Payments

Arrington Insurance does not currently accept insurance premium payments directly through this website.

Our website may provide links to insurance carrier payment portals.

Payments submitted through a carrier's website are subject to that carrier's payment procedures and applicable policy terms.

A payment submission does not necessarily guarantee that a canceled, expired, or lapsed policy will be reinstated.

Customers should verify payment acceptance and policy status with the applicable insurer.

10. Electronic Communications and Time-Sensitive Requests

Website forms, emails, text messages, and voicemail may not be monitored continuously, including outside regular business hours, on weekends, and on holidays.

Electronic submissions may experience technical problems or processing delays.

An on-screen website submission confirmation does not establish that an insurance representative has reviewed a request or completed an insurance transaction.

For urgent or time-sensitive matters, please contact Arrington Insurance at (727) 595-8405 or follow the appropriate insurance carrier's procedures.

Nothing in this section changes the legal effect of communications recognized by applicable law.

11. Insurance Carrier Availability

As an independent agency, Arrington Insurance works with insurance companies to help customers explore coverage options.

Not every insurer, insurance product, or coverage option is available to every applicant.

Availability depends on insurer appointments, underwriting guidelines, geographic restrictions, eligibility, and applicable law.

Reference to a particular type of coverage does not guarantee that Arrington Insurance can obtain that coverage for every customer.

12. No Guarantee of Coverage Sufficiency

Insurance needs vary by customer, property, financial circumstances, and exposure to loss.

General website content does not establish that any particular policy, coverage limit, deductible, or combination of policies is appropriate or sufficient for every individual or business.

Customers are encouraged to discuss their specific circumstances with an authorized insurance professional.

Nothing in this section eliminates any professional duty imposed by applicable law.

13. Third-Party Carrier Services

Links to insurance company websites, policyholder portals, claims services, or payment systems are provided for convenience.

These third-party services operate independently and may have their own terms, procedures, and privacy policies.

Customers should review the applicable carrier's instructions when using those services.

14. Questions and Coverage Assistance

If you have questions about a quote, policy, coverage limit, deductible, endorsement, cancellation, or other insurance matter, please contact our agency.

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IMPORTANT NOTICE Submitting an online form or other electronic request does not, by itself, bind, modify, renew, or cancel insurance coverage. Insurance transactions are subject to applicable policy provisions, carrier procedures, and governing law.