

Website Terms of Use

ARRINGTON INSURANCE OF FLORIDA INC.

Effective Date: 10/28/2026 | www.arringtoninsurancefl.com

This document is prepared for Florida insurance/privacy counsel review before publication. It reflects the website functionality and agency practices reported as of October 2026.

1. Introduction and Acceptance

Welcome to the website of Arrington Insurance of Florida Inc. (“Arrington Insurance,” “Arrington,” “we,” “us,” or “our”). These Terms of Use govern access to and use of our website, including insurance information, coverage descriptions, quote request forms, contact features, educational resources, and links to third-party websites.

By accessing or using this website, you acknowledge these Terms. Whether they create an enforceable contractual agreement depends on applicable law and the circumstances under which they are presented and accepted. If you do not agree, please discontinue use of the website.

These Terms do not replace or modify insurance policies, applications, binders, endorsements, or other legally effective agreements.

2. About Arrington Insurance

Arrington Insurance of Florida Inc. is an independent insurance agency serving customers in Florida. Our agency assists with insurance inquiries, quotations, applications, placement of coverage, and policy servicing.

Arrington Insurance is not the company underwriting or issuing insurance policies. Coverage is provided by the applicable insurer and subject to its underwriting requirements, policy provisions, and applicable law.

3. General Insurance Information

Information on this website is intended for general informational and educational purposes. Coverage descriptions, examples, FAQs, articles, and other materials may summarize insurance concepts but do not describe every condition, exclusion, limitation, or requirement of a particular policy.

Not all insurance products or coverage options described are available through every insurer or to every applicant. Visitors should contact our agency about their circumstances and available options. Nothing in these Terms excuses inaccurate or misleading representations or eliminates duties imposed by applicable law.

4. Insurance Quote Requests

Visitors may request insurance quotations through our website. Submitting a quote request does not automatically establish insurance coverage, constitute an application accepted by an insurer, bind a company, guarantee approval, establish an effective date, or guarantee any premium, deductible, limit, or policy provision.

Additional information, underwriting review, inspections, applications, signatures, or other actions may be necessary before coverage is offered or issued. Insurance cannot be bound directly through this website.

5. Binding and Effective Dates of Coverage

Insurance coverage becomes effective only through applicable legally effective binding or issuance procedures. A quote request, contact form, email, text message, or voicemail does not, merely by being transmitted, establish that coverage has been bound or issued.

Visitors should obtain appropriate confirmation of the effective date and terms of coverage. Actual binding authority, carrier procedures, and governing law remain controlling.

6. Policy Changes and Endorsement Requests

Customers may contact Arrington Insurance through website forms, email, or other available methods to request changes to existing policies, including adding or removing vehicles, changing limits, updating insured property, or requesting endorsements.

Submitting a request does not automatically establish that a change has been completed or that a requested effective date has been accepted. Additional documentation, signatures, carrier approval, processing, or other action may be necessary. Confirmation procedures vary by request and carrier.

Customers should seek confirmation of completed transactions and review resulting policy documents. Nothing here overrides the legal effect of electronic communications or transactions under applicable law.

7. Policy Cancellation and Renewal Requests

Customers may contact Arrington Insurance for assistance with cancellations, renewals, and related servicing. Submitting a request through an online form, email, or other channel does not, by itself, establish that the transaction has been fully processed.

The legal effect and effective date of cancellation or renewal depend on applicable law, policy provisions, carrier procedures, and the circumstances of the request. Additional documentation or signatures may be required. Customers should obtain appropriate confirmation from our agency or their insurer.

These Terms do not restrict legally effective cancellation notices, policyholder rights, statutory notice requirements, or insurance-law obligations.

8. Website Forms and Submission Confirmations

When a visitor submits a website form, an on-screen message may indicate that the website system received the submission. The website does not currently send an automatic confirmation email to the person submitting the form.

An on-screen confirmation does not mean an agency representative reviewed the request or an insurance transaction was approved, processed, or completed. Technical interruptions, inaccurate details, or delivery errors may affect communications. Visitors should not assume a transaction is complete merely because an on-screen message appears.

9. Business Hours and Time-Sensitive Communications

Our website, email, and electronic communication channels may not be monitored continuously outside regular business hours, on weekends, or on holidays. Customers should not rely solely on website forms or email for urgent insurance matters.

For assistance, telephone our agency at (727) 595-8405. When immediate attention is needed, customers should also follow relevant carrier procedures and contact information. Nothing in this section changes the legal effect of communications or notices recognized by applicable law.

10. Insurance Claims

This website does not provide a dedicated claims-filing service. Customers who need to report a claim should contact Arrington Insurance or the appropriate insurance carrier through an authorized reporting method.

Claims may be subject to time-sensitive reporting duties under the applicable policy. A message submitted through a general website form should not be relied upon as a substitute for the insurer's claims-reporting procedures.

Nothing here determines whether a particular communication constitutes legally effective claim notice under policy terms or law.

For urgent claims, use the insurer's claims-reporting contact information in the policy documents.

11. Insurance Policies and Coverage Determinations

Actual coverage is governed by the applicable declarations, policy forms, endorsements, exclusions, conditions, limitations, and controlling law. Website descriptions do not replace an insurance policy.

Claims and coverage determinations are subject to policy terms and legally required procedures. Customers should review policies carefully and promptly contact our agency with questions, discrepancies, or requested changes. Nothing here modifies a policy or limits rights and remedies under insurance law.

12. Premiums, Quotations, and Underwriting

Quotes and estimates are subject to insurer underwriting guidelines, eligibility requirements, information verification, and approval. Rates, premiums, deductibles, limits, and terms may change before a policy is properly bound or issued.

Product availability varies by insurer, risk characteristics, location, and other factors. Website information does not guarantee an insurer will accept an application, offer coverage, or renew a policy.

13. Insurance Carrier Websites and Payment Portals

Our website may provide links to carriers' websites, policyholder services, claims resources, or premium payment portals. These are independently operated third-party services.

Arrington Insurance does not currently accept or process premium payments directly through its website. If carrier payment links are provided, payment processing, confirmation, and any effect on policy status are governed by the carrier's procedures, policy terms, and law.

Making a payment does not necessarily guarantee reinstatement or continuation of an expired, canceled, or otherwise affected policy. Customers should verify payment acceptance and coverage status with the insurer.

14. Electronic Communications

Arrington Insurance may communicate with customers and prospects by telephone, email, and text about quotations, renewals, servicing, and other insurance-related matters. Electronic communications may involve delays, technical failures, and security risks.

Communications do not automatically establish, change, or terminate coverage merely because they are transmitted. Applicable law governs the legal effect of electronic records, signatures, and notices. Use of contact information is described in our separate Privacy Policy.

15. Information Provided by Website Visitors

Visitors should provide accurate and complete information to the best of their knowledge when requesting insurance quotations or services. Incomplete, outdated, or inaccurate information may affect quotes, underwriting, issuance, or servicing.

Customers may need to verify information, complete formal applications, or provide documents. Visitors should promptly advise Arrington Insurance of errors or material changes in information provided.

16. Privacy and Information Security

Use of our website is also subject to our separate Privacy Policy, describing how personal information is collected, used, retained, and shared.

Do not submit Social Security numbers, driver's license numbers, financial account details, payment information, medical records, or other highly sensitive information through general website message fields. If such information is necessary for an insurance transaction, contact our agency for an appropriate submission method.

17. Third-Party Websites and Resources

This website may link to insurers and other independent websites. These websites maintain their own terms, privacy policies, security measures, and procedures. Arrington Insurance does not control their content, availability, or practices.

Links are provided for convenience and information and do not necessarily constitute endorsements or guarantees. This section does not eliminate liability that cannot lawfully be excluded.

18. Website Availability and Accuracy

Arrington Insurance may update or modify website content and functionality. We seek to provide useful, accurate information but cannot guarantee uninterrupted website availability or freedom from technical issues.

To the extent permitted by law, we disclaim warranties concerning uninterrupted technical operation. This does not excuse legally actionable misrepresentations, professional negligence, or other conduct for which liability cannot lawfully be excluded.

19. Intellectual Property

Original website text, design, graphics, agency branding, and other protected materials are owned by or licensed to Arrington Insurance or their respective rights holders. Visitors may use the website for lawful informational and insurance-related purposes.

Unauthorized commercial reproduction, distribution, or exploitation is prohibited except where permitted by law or appropriate authorization. Third-party trademarks, insurer logos, and other materials remain the property of their owners.

20. Prohibited Conduct

Visitors may not use the website for fraudulent activities, impersonation, malicious software distribution, unauthorized access, interference with website operations, or violations of applicable law. We may take reasonable and lawful steps to maintain website security and integrity.

21. Limitations of Liability

To the maximum extent permitted by law, Arrington Insurance disclaims liability for indirect, incidental, special, or consequential damages arising solely from technical errors, interruptions, or inability to access the website, where such limitations are enforceable.

Nothing in these Terms waives statutory consumer protections, excludes duties owed by licensed insurance professionals, excuses intentional misconduct, or limits liability that cannot lawfully be restricted. Any limitation applies only as permitted by controlling law and does not modify an insurance policy.

22. Applicable Law and Legal Rights

These Terms are intended to be interpreted according to applicable Florida law and controlling federal law. Nothing in these Terms creates mandatory arbitration, requires a class-action waiver, or restricts access to legally available remedies.

These Terms do not override mandatory insurance laws, regulatory requirements, legally effective notices, or nonwaivable consumer rights.

23. Changes to These Terms

Arrington Insurance may revise these Terms to reflect changes in website functionality, agency practices, or applicable law. When updated, the effective or last-updated date will be changed. Additional notice or consent will be provided where legally required.

24. Contact Information

Arrington Insurance of Florida Inc.

1934 Soule Road

Clearwater, Florida 33759

Telephone: (727) 595-8405

Email: kim@aiofl.com

Website: www.arringtoninsurancefl.com

IMPORTANT INSURANCE DISCLAIMER

This website provides general insurance information and allows visitors to request quotations and contact Arrington Insurance. Submitting a website form or other electronic inquiry does not, by itself, bind, modify, renew, or cancel insurance coverage. Actual policy terms, applicable carrier procedures, and governing law determine the effect of insurance transactions. Customers should obtain appropriate confirmation of requested insurance actions.