

Sanborn's Terms & Conditions of Purchase

I, the Customer identified on the policy, authorize Sanborn's to charge/transfer electronic funds from the debit or credit card account I specified, or to collect payment through the PayPal account I specified, or through other payment options I may have specified such as Apple Pay, Google Pay, Venmo, etc. for payment(s) of the insurance policy. If the payment is not authorized for any reason, a policy will not be issued and no coverage will be provided.

I also acknowledge and agree that Sanborn's will discontinue acceptance of any subsequent charges I authorized if the charge(s) is invalid or not honored. I am aware that if Sanborn's is unable to secure funds for the payment(s) I authorized for any reason including, but not limited to, insufficient or uncollected funds or insufficient or inaccurate information I provided, Sanborn's may undertake further collection action, including application of returned check fees to the extent permitted by law. I understand that such fees may be collected electronically. If the payment is returned by my bank, I am still responsible for paying the amount due to Sanborn's on or before the effective date of the policy or the policy will be cancelled for non-payment without further notice.

Refund policy:

I understand I may call 800-222-0158 during business hours, Mon – Fri 8:00 am – 6:00 pm CT, or email service@sanborns.com, or access my Sanborn's account online at customer.sanborns.com any time prior to the effective date of any policy to request a cancellation and refund of the policy. There are no refunds after the policy has started on policies with a term of less than six months. The insured is required to contact the company before the start date of the policy to request the cancellation/refund. No refunds are processed during holidays or weekends; however, requests received after hours will be honored if received prior to the start date & time.

Semi-annual and annual policies are issued at a discounted rate. All policies state "No Refunds, No Cancellations".

Semi-annual and annual policies are eligible for a "substitution" should the insured purchase a new vehicle or otherwise need to change the insured vehicle. A prorated credit will be issued for the remainder of the policy to be canceled and applied toward a new semi-annual or annual policy for the new vehicle. The new vehicle must be in the same name as the insured on the policy to be "substituted."

Digital Document Delivery

I affirmatively consent to the Sanborn's Insurance Electronic Document Delivery System Disclosure and Consent Agreement, which discloses that Sanborn's Insurance may deliver any and all documents, applications, policies, notices and agreements generated in the course of my business with Sanborn's Insurance ("Documents") electronically through the Electronic Document Delivery System including email and/or text. My election to receive Documents electronically will remain in effect until amended or until this Agreement is cancelled or my coverage terminates.

Acceptance of Policy Conditions:

I understand all insurance policies issued are subject to the conditions of the policy as determined by the insurance company, and hereby, accept these conditions upon purchase of this insurance policy. A copy of the policy conditions are available through the following methods:

via email: service@sanborns.com

via phone: 800-222-0158

Download Online: www.sanborns.com/hdiconditions

Online by logging into your customer account at: <https://customer.sanborns.com>

