

Terms of Service

Effective Date: October 2025

Welcome to www.aall.net (the “Site”), operated by **AALL Insurance Group** (“AALL Insurance,” “we,” “our,” “us”). By accessing or using this Site, you agree to be bound by these Terms of Service (“Terms”). If you do not agree, please do not use this Site.

These Terms apply to **all visitors** of this Site.

1. Services Provided

This Site provides general information about our insurance products and services. It may include:

- Access to an embedded third-party rating tool (TurboRater).
- Links to partner carriers.
- The ability to submit a quote request form.

We do not process payments through this Site. All billing, cancellations, and refunds follow our office procedures.

2. User Conduct

When using this Site, you agree **not** to:

- Engage in fraud, abusive behavior, or attempts to disrupt the Site’s security.
- Access or attempt to access any non-public systems or information.
- Use the Site for unlawful purposes.

We reserve the right to block access to anyone who misuses the Site.

3. Intellectual Property

All content on this Site — including text, graphics, logos, and design — is the property of AALL Insurance Group unless otherwise noted.

You may not copy, reproduce, distribute, or use our materials for any purpose without prior written consent.

4. Quotes and Insurance Information

Any insurance quotes, premium estimates, or coverage information provided on this Site (including through TurboRater or links to partner carriers) are **for informational purposes only**.

- Quotes are **not binding contracts** and may change based on underwriting, eligibility, or other factors.
- Final terms, conditions, and coverage are determined only when a policy is formally issued.

5. Disclaimers & Limitation of Liability

We make reasonable efforts to keep this Site accurate and available, but:

- We do not guarantee the Site will be error-free or uninterrupted.
- We are not liable for any damages arising from the use of, or inability to use, this Site.

This Site does not provide legal, financial, or professional advice — it is intended for informational purposes only.

6. Termination of Use

Although this Site does not allow user accounts, we reserve the right to restrict or block access to the Site for any visitor who violates these Terms or misuses the Site.

7. Governing Law

These Terms shall be governed by and construed under the laws of the State of **Arizona**, without regard to conflict of law principles.

8. Changes to Terms

We may update these Terms at any time. Updates take effect immediately upon posting to this Site. Continued use of the Site after changes are posted constitutes acceptance of the revised Terms.

9. Contact Us

If you have questions about these Terms, please contact us:

 Email: wecare@aall.net

 Phone: **(602) 233-3333**