

## 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, 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](mailto:service@sanborns.com), or access my Sanborn's account online at [customer.sanborns.com](https://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."

### **Acceptance of 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](mailto:service@sanborns.com)

via phone: 800-222-0158

Download Online: [www.sanborns.com/hdiconditions](https://www.sanborns.com/hdiconditions)

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